

63D CONGRESS }
2d Session }

HOUSE OF REPRESENTATIVES

{ DOCUMENT
No. 403 }

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1913

Vol. V
REPORT OF THE DEPARTMENT
OF INSURANCE

BUSINESS OF 1912

GEORGE W. INGHAM
SUPERINTENDENT OF INSURANCE
WASHINGTON, D. C.



20604

WASHINGTON
1913



CONTENTS.

	Page.
Report of superintendent of insurance for year ending December 31, 1912.....	5
Schedule of licenses issued to companies.....	6
Premiums received and losses paid in District of Columbia.....	6
Schedule of companies and associations admitted in 1912.....	6
Schedule of companies and associations that withdrew or reinsured.....	7
Financial condition of companies, associations, etc., transacting business in the District of Columbia.....	9
Comparative tables, life insurance companies.....	15
Abstracts from annual statements of life insurance companies.....	31
Comparative tables, health, accident, and life insurance associations.....	133
Abstracts from annual statements of health, accident, and life insurance asso- ciations.....	139
Comparative tables, fraternal beneficial associations.....	159
Abstracts from annual statements of fraternal beneficial associations.....	167
Comparative tables, miscellaneous insurance companies.....	251
Abstracts from annual statements of miscellaneous insurance companies.....	257
Comparative tables, local fire insurance companies.....	371
Abstracts of statements of local fire insurance companies.....	377
Comparative tables, domestic fire insurance companies.....	403
Abstracts of statements of domestic fire insurance companies.....	427
Comparative tables, foreign fire insurance companies.....	585
Abstracts of statements of foreign fire insurance companies.....	603
Index.....	667

REPORT

OF THE

SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
DISTRICT OF COLUMBIA,
Washington, July 22, 1913.

GENTLEMEN: Pursuant to the requirements of section 651 of the Code of Laws for the District of Columbia, this department reported to your honorable board, on March 29 last, the financial condition of all insurance companies and associations licensed to transact business in the District of Columbia on December 31, 1912, by simply showing their assets, liabilities, and surplus. The financial statements submitted by the companies have since been carefully audited and corrected, and I now have the honor to submit in statistical and detailed form a report of the financial status and business of said companies for the calendar year 1912.

LICENSE FEES AND TAXES COLLECTED IN 1912.

There was collected during 1912 for license fees \$17,916.56, for taxes on premiums \$71,899.88, making a total of \$89,816.44, as follows:

	Licenses issued.	Collections.
Companies and associations.....	252	\$2,260.02
Principal agents.....	203	9,441.67
Ordinary solicitors.....	1,076	3,984.97
Industrial solicitors.....	895	1,254.12
Brokers.....	25	912.53
Assignments.....		63.25
Total.....	2,451	17,916.56
Taxes collected in 1912.....		71,899.88
Grand total.....		89,816.44

The above shows an increase in license fees and assignment fees of \$201.74 and taxes of \$1,312.22 over the calendar year 1911.

EXPENDITURES IN 1912.

During 1912 the total expenses of operating the department were as follows:

Salaries:	
Regular employees.....	\$8,776.00
Temporary clerks.....	1,236.00
Contingent expenses.....	1,141.20
Total.....	11,153.20

PREMIUMS AND LOSSES PAID AND INSURANCE WRITTEN IN THE DISTRICT OF COLUMBIA IN 1912.

There was paid in premiums in the District of Columbia for insurance of all kinds during 1912, \$6,498,581.58. Losses paid in the District by all companies and associations amounted to \$3,001,718.65. The amount of insurance written during the year, exclusive of casualty, was \$162,933,126.08.

TOTAL ASSETS, LIABILITIES, AND SURPLUS.

The assets of all insurance companies and associations transacting business in the District of Columbia on December 31, 1912, amounted to \$4,826,352,293.12; liabilities, \$3,870,513,358.07; surplus, including capital, \$955,838,935.05.

Licenses issued to companies and associations in the District of Columbia.

Life insurance companies:	
Local—Stock.....	1
Domestic—Mutual.....	17
Stock.....	17
	<hr/> 35
Health, accident, and life associations (sec. 653):	
Local.....	5
Domestic.....	5
	<hr/> 10
Fraternal beneficial associations:	
Local.....	11
Domestic.....	29
Foreign.....	1
	<hr/> 41
Casualty insurance companies:	
Local.....	3
Domestic.....	40
Foreign.....	4
	<hr/> 47
Fire insurance companies:	
Local—Stock.....	9
Mutual.....	3
Domestic—Stock.....	71
Mutual.....	2
Lloyds.....	1
Foreign—Stock.....	28
	<hr/> 114
Total.....	<hr/> 247

The following companies were admitted to the District during 1912:

Health, accident, and life insurance associations (sec. 653):

November 8, 1912: Home Beneficial Association, Richmond, Va.

Fraternal beneficial associations:

November 12, 1912: Eminent Household, Columbian Woodmen, Atlanta, Ga.

October 24, 1912: Knights and Ladies of the Malachites of the World, Washington, D. C.

October 10, 1912: Order Brith Abraham, New York, N. Y.

March 15, 1912: Pathfinders, Washington, D. C.

Casualty insurance companies:

April 29, 1912: Frankfort General Insurance Co., Frankfort on the Main, Germany. (The assignment of license of the Frankfort Marine Accident & Plate Glass Insurance Co. was not completed, however, until Mar. 17, 1913.)

September 27, 1912: Prudential Casualty Co., Indianapolis, Ind.

Fire insurance companies:

- November 6, 1912: First National Fire Insurance Co. of the United States, Washington, D. C.
- September 11, 1912: Indemnity Mutual Marine Assurance Co. (Ltd.), London, England.
- December 20, 1912: Nassau & Dutchess Fire Insurance Co., New York, N. Y. (The assignment of license of the Dutchess Fire Insurance Co. was not completed, however, until Mar. 13, 1913.)
- August 10, 1912: Nationale Fire Insurance Co., Paris, France.
- May 18, 1912: Sterling Fire Insurance Co., Indianapolis, Ind.

The following companies withdrew or reinsured during 1912:

Fraternal beneficial associations:

- Southern Fraternal Association, Washington, D. C., withdrew May 1, 1912.

Casualty insurance companies:

- Empire State Surety Co., New York, N. Y., reinsured in the National Surety Co., New York, N. Y., August 22, 1912.
- Fidelity Accident Co., Saginaw, Mich., reinsured in the United States Health & Accident Insurance Co., Saginaw, Mich., December 1, 1912.
- Frankfort Marine Accident & Plate Glass Insurance Co., Frankfort on the Main, Germany, name changed to Frankfort General Insurance Co., April 29, 1912.
- German Commercial Accident Co., Philadelphia, Pa., withdrew February 27, 1912.
- Pennsylvania Casualty Co., Scranton, Pa., reinsured in the Massachusetts Bonding & Insurance Co., January 1, 1912.
- Philadelphia Casualty Co., Philadelphia, Pa., withdrew February 28, 1912.

Fire insurance companies:

- Buffalo Commercial Insurance Co., Buffalo, N. Y., withdrew March 1, 1912.
- Commonwealth Insurance Co., New York, N. Y., withdrew December 27, 1912.
- Delaware Insurance Co., Philadelphia, Pa., withdrew July 19, 1912.
- Dutchess Fire Insurance Co., Poughkeepsie, N. Y., consolidated with the Nassau Fire Insurance Co., Brooklyn, N. Y., under the name of Nassau & Dutchess Fire Insurance Co., New York, N. Y., December 20, 1912.
- German Fire Insurance Co., Wheeling, W. Va., withdrew January 1, 1912.
- Hawkeye & Des Moines Fire Insurance Co., Des Moines, Iowa, withdrew March 1, 1912.
- Jefferson Fire Insurance Co., Philadelphia, Pa., reinsured in the Fireman's Fund Insurance Co., San Francisco, Cal., November 15, 1912.
- Niagara Fire Insurance Co., New York, N. Y., withdrew March 14, 1912.

The following companies applied for license to transact business in the District of Columbia during the year, but licenses were refused:

- March 11, 1912: Knights of Toussaint L'Ouverture, Washington, D. C.
- April 5, 1912: Knights of Honor, St. Louis, Mo.
- April 19, 1912: United Artisans, Portland, Oreg.
- April 23, 1912: Fraternal Mystic Circle, Philadelphia, Pa.
- April 5, 1912: Mason's Annuity, Atlanta, Ga.

EXAMINATIONS.

The following insurance companies and associations were examined by this department during the year:

- January 18, 1912: Royal Life Insurance Co., Washington, D. C.
- January 24, 1912: Commercial Fire Insurance Co., Washington, D. C.
- February 10, 1912: Corcoran Fire Insurance Co., Washington, D. C.
- March 1, 1912: Columbian Fraternal Association, Washington, D. C.
- March 15, 1912: Columbia Benefit Association, Washington, D. C.
- April 23, 1912: Equitable Life Insurance Co., Washington, D. C.
- May 14, 1912: Supreme Lodge, Knights of Pythias, Insurance Department, District of Columbia, located at Indianapolis, Ind.
- May 14, 1912: Patricians, District of Columbia, located at Saginaw, Mich.
- July 17, 1912: Franklin Insurance Co., Washington, D. C.
- July 29, 1912: Knights of Industry, Washington, D. C.
- September 25, 1912: Franklin Insurance Co., Washington, D. C.

September 25, 1912: Potomac Insurance Co., Washington, D. C.
October 15, 1912: Arlington Fire Insurance Co., Washington, D. C.
October 23, 1912: Columbian Woodmen, Atlanta, Ga.
October 23, 1912: Firemen's Insurance Co., Washington, D. C.
November 4, 1912: First National Fire Insurance Co., Washington, D. C.
November 4, 1912: Commercial Fire Insurance Co., Washington, D. C.

In the examination of the Supreme Lodge, Knights of Pythias, Insurance Department, listed above, it was necessary for the examiner to visit Indianapolis, Ind. The society advanced \$200 on account of traveling and hotel expenses, of which \$136.90 was expended, and the balance, \$63.19, was returned to the society.

In the examination of the Patricians, listed above, it was necessary for the examiner to visit Saginaw, Mich. The society advanced \$75 on account of traveling and hotel expenses, of which \$39.73 was expended, and the balance, \$35.27, was returned to the society.

In the examinations of the Franklin Insurance Co. and the Potomac Insurance Co., listed above under date of September 25, 1912, it was necessary for two examiners to spend about five weeks in New York City, because the general agent of these companies kept some of the vital records in his office in that city. There was advanced on account of traveling and hotel expenses \$475, of which \$451.96 was expended, and the balance, \$23.04, was returned.

In the examination of the Columbian Woodmen, listed above, it was necessary for the superintendent and an examiner to visit Atlanta, Ga. The society advanced \$250 on account of traveling and hotel expenses, of which the entire amount was so expended.

In connection with the examination of the First National Fire Insurance Co., listed above, it was necessary for the superintendent to visit Montgomery, Ala. The company advanced \$100 on account of traveling and hotel expenses, of which \$93.25 was expended, and the balance, \$6.75, was returned to the company.

In connection with the application of the Home Beneficial Association for license to transact business in this District, it was necessary, under the act of August 15, 1911, for the superintendent to visit Richmond, Va. The hotel and traveling expenses incurred on this trip amounted to \$18.55, which was paid by the association.

In the consideration of the financial statement of the Southern Mutual Aid Association, the superintendent was required by section 653 of the Code of Laws for the District of Columbia, to check up the assets of the association, which necessitated his visiting Birmingham, Ala. The association advanced \$80 on account of traveling and hotel expenses, of which \$69.20 was expended, and the balance, \$10.80, was returned to the association.

LEGISLATION.

The only legislation secured during 1912 was an amendment to section 646 of the Code of Laws for the District of Columbia, which was approved and became effective on January 17, 1912. In its original form this section required certain documents to be filed by a company applying for license to transact business here, and there was strong doubt as to the right of the superintendent to ask for additional information which was considered essential. The section now contains "and such other information as said superintendent may require." It was also amended by adding

Provided, however, That should said company or association neglect or refuse to appoint such attorney, or should such attorney absent himself from the District, said legal process may be served upon the superintendent of insurance of the District of Columbia.

This change was made necessary by reason of the fact that in some cases where service was sought on the appointed attorney to accept service of process it was found that the individual authorized by the company's appointment was absent from the District and the operation of the law in this respect was delayed. As it stands now, however, service of process may be made on the superintendent and the usual notice sent by him to the company being sued.

CONCLUSION.

It gives me pleasure to report that the work of the department is in a satisfactory condition and that all local insurance companies and associations reporting to this department are being examined regularly.

I wish to take this opportunity to commend my assistants for their fidelity and diligence in the performance of their various duties.

Respectfully submitted.

GEO. W. INGHAM,
Superintendent of Insurance.

The COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1912.

[Required under sec. 651 of the Code.]

Name of company	Assets.	Liabilities.	Surplus.
LOCAL LIFE INSURANCE COMPANY.			
<i>Stock (1).</i>			
Equitable Life, Washington, D. C.....	\$356,181.43	\$214,277.62	\$141,903.81
DOMESTIC LIFE INSURANCE COMPANIES.			
<i>Mutual (17).</i>			
Baltimore Life, Baltimore, Md.....	2,284,050.69	1,920,644.19	363,406.50
Bankers Life, Des Moines, Iowa.....	19,613,106.08	19,117,575.01	495,531.07
Berkshire Life, Pittsfield, Mass.....	20,446,610.23	18,828,875.58	1,617,734.65
Connecticut Mutual Life, Hartford, Conn.....	69,398,171.99	66,147,345.83	3,250,826.16
Eureka Life, Baltimore, Md.....	256,243.92	165,503.36	90,740.56
Fidelity Mutual Life, Philadelphia, Pa.....	26,682,253.45	23,966,946.76	2,715,306.69
John Hancock Mutual Life, Boston, Mass.....	92,463,921.96	82,354,342.78	10,109,579.18
Massachusetts Mutual Life, Springfield, Mass.....	69,615,200.34	63,737,965.27	5,877,235.07
Mutual Benefit Life, Newark, N. J.....	156,793,125.91	145,619,701.20	11,173,424.71
National Life, New York, N. Y.....	599,624,841.26	494,007,965.01	105,616,876.25
National Life, Montpelier, Vt.....	56,089,695.15	47,928,729.98	8,160,965.17
New England Mutual Life, Boston, Mass.....	61,441,606.18	54,853,422.33	6,588,183.85
New York Life, New York, N. Y.....	719,657,050.01	609,565,849.72	110,091,200.29
Northwestern Mutual Life, Milwaukee, Wis.....	298,019,708.82	272,612,756.59	25,406,952.23
Penn Mutual Life, Philadelphia, Pa.....	134,782,504.86	118,042,916.83	16,739,588.03
Phoenix Mutual Life, Hartford, Conn.....	34,339,448.26	32,253,611.53	2,085,836.73
Security Mutual Life, Binghamton, N. Y.....	6,423,617.13	6,078,547.03	345,070.10
<i>Stock (17).</i>			
Ætna Life, Hartford, Conn.....	110,527,635.38	96,825,520.01	13,702,115.37
Columbian National Life, Boston, Mass.....	8,152,074.52	6,798,438.75	1,353,635.77
Continental Assurance, Chicago, Ill.....	152,847.58	7,270.48	145,577.10
Equitable Life, New York, N. Y.....	513,934,464.57	428,459,734.08	85,474,730.49
Germania Life, New York N. Y.....	48,284,520.62	41,457,512.07	6,827,008.55

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1912—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC LIFE INSURANCE COMPANIES—continued.			
<i>Stock (17)—Continued.</i>			
Home Life, New York, N. Y.	\$27,785,938.94	\$25,602,288.08	\$2,183,650.86
Jefferson Standard Life, Raleigh, N. C.	3,846,191.91	3,169,100.38	677,091.53
Life Insurance Co. of Virginia, Richmond, Va.	8,481,497.94	6,735,882.46	1,745,615.48
Manhattan Life, New York, N. Y.	22,064,337.43	20,119,917.05	1,944,420.38
Maryland Life, Baltimore, Md.	3,298,413.06	2,728,779.24	569,633.82
Metropolitan Life, New York, N. Y.	398,369,358.31	353,836,936.76	44,532,421.55
Pittsburgh Life and Trust, Pittsburgh, Pa.	24,126,703.33	21,839,551.18	2,287,152.15
Provident Life and Trust, Philadelphia, Pa.	79,038,739.87	69,688,038.10	9,350,701.77
Prudential, Newark, N. J.	291,755,386.06	233,553,243.32	58,202,142.74
Reliance Life, Pittsburgh, Pa.	3,677,519.36	2,412,921.38	1,264,597.98
Travelers, Hartford, Conn.	68,315,311.81	62,135,717.63	6,179,594.18
Union Central Life, Cincinnati, Ohio.	93,141,580.40	76,134,157.12	17,007,423.28
HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES			
[Operating under sec. 653.]			
<i>Domestic (2).</i>			
American Temperance Life, New York, N. Y.	199,011.89	127,958.87	71,053.02
Merchants Life, Burlington, Iowa.	797,624.97	388,622.38	409,002.59
<i>Local industrial (5).</i>			
American Home Life Insurance Co., Washington, D. C.	27,083.67	382.68	26,700.99
Capital City Benefit Society, Washington, D. C.	26,640.11	264.97	26,375.14
National Benefit Association, Washington, D. C.	118,966.98	3,198.88	115,768.10
Peoples Mutual Benefit Insurance Co., Washington, D. C.	63,098.76	22,560.72	40,538.04
Provident Relief Association, Washington, D. C.	58,856.94	2,453.26	56,402.68
<i>Domestic industrial (3).</i>			
Home Beneficial Association, Richmond, Va.	322,297.60	103,497.83	218,799.77
Richmond Beneficial Insurance Co., Richmond, Va.	58,377.02	1,200.00	57,177.02
Southern Mutual Aid Association, Birmingham, Ala.	54,041.37	23,301.71	30,739.66
FRATERNAL BENEFICIAL ASSOCIATIONS.			
<i>Local (12).</i>			
American Workmen, Washington, D. C.	5,897.24	350.00	5,047.24
Capitol Indemnity Society, Washington, D. C.	88.66		88.66
Columbian Fraternal Association, Washington, D. C.	6,541.95	673.00	5,868.95
Famobrosis Society, Washington, D. C.			
Knights and Ladies of the Malachites of the World, Washington, D. C.			
Knights of Industry, Washington, D. C.	1,768.26	755.00	1,013.26
Knights of Pythias (insurance department), Washington, D. C.	5,164,803.47	4,200,795.58	964,007.89
Knights of Pythias, N. A., S. A., E. A., A. and A., Washington, D. C.	21,599.52	1,100.00	20,499.52
Masonic Mutual Life Association, Washington, D. C.	348,324.51	329,902.00	18,422.51
Pathfinders, Washington, D. C.			
Patricians, Washington, D. C.	9,891.02	5,840.45	4,050.57
Royal Benefit Society, Washington, D. C.			
<i>Domestic (88).</i>			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.	1,754,222.24	217,947.55	1,536,274.69
Catholic Benevolent Legion, Brooklyn, N. Y.	542,423.79	40,500.00	501,923.79
Catholic Knights of America, St. Louis, Mo.	1,130,833.72	25,105.63	1,105,728.09
Catholic Women's Benevolent Legion, New York, N. Y.	301,720.97	30,077.63	271,643.34
Columbian Woodmen, Eminent Household, Atlanta, Ga.	550,852.80	57,832.50	493,020.30
Golden Cross, United Order of, Knoxville, Tenn.	200,663.65	45,167.21	155,496.44
Heptasophs, Improved Order of, Baltimore, Md.	887,700.24	352,132.43	535,567.81
Iroquois, Order of, Buffalo, N. Y.	43,728.75	5,588.73	38,140.02
Knights of Columbus, New Haven, Conn.	4,094,925.52	102,867.75	3,992,057.77
Knights of the Maccabees of the World, Detroit, Mich.	11,704,608.12	969,918.37	10,734,689.75
Knights of the Modern Maccabees, Port Huron, Mich.	551,020.20	108,230.21	442,789.99
Ladies of the Maccabees of the World, Port Huron, Mich.	6,559,251.13	135,172.92	6,424,078.21

¹ Statement not published because of litigation pending.

² Statement not filed.

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1912—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
FRATERNAL BENEFICIAL ASSOCIATIONS—continued.			
<i>Domestic (28)—Continued.</i>			
Ladies of the Modern Maccabees, Port Huron, Mich.	\$813,995.21	\$51,705.22	\$762,289.99
Loyal Guard, Flint, Mich.	238,744.03	607.83	238,136.20
Modern Brotherhood of America, Mason City, Iowa.	1,287,209.04	250,884.75	1,036,324.29
Modern Woodmen of America, Rock Island, Ill.	13,223,817.36	1,502,397.82	11,726,419.54
National Protective Legion, Waverly, N. Y.	233,909.56	119,053.72	114,855.84
National Union, Toledo, Ohio	2,556,229.64	237,627.63	2,318,602.01
Order Brith Abraham, New York, N. Y.	267,009.19	119,067.73	90,051.27
Order of United Commercial Travelers of America, Columbus, Ohio	704,058.28	306,012.10	398,046.18
Protected Home Circle, Sharon, Pa.	1,327,256.13	70,000.00	1,257,256.13
Royal Arcanum, Boston, Mass.	7,249,694.14	714,040.25	6,535,653.89
Royal Highlanders, Aurora, Nebr.	1,443,966.20	15,084.00	1,428,882.20
Royal Neighbors of America, Rock Island, Ill.	1,538,836.82	279,566.67	1,259,270.15
Shield of Honor, Baltimore, Md.	159,386.40	17,000.01	142,386.39
Woodmen Circle, Supreme Forest, Omaha, Nebr.	2,853,988.59	116,675.86	2,737,312.73
Woodmen of the World, Omaha, Nebr.	18,109,700.80	1,490,643.00	16,619,057.80
Workmen's Circle, New York, N. Y.	367,370.13	15,529.39	351,840.74
<i>Foreign (1).</i>			
Independent Order of Foresters, Toronto, Canada.	20,822,068.39	1,253,644.99	19,568,423.40
LOCAL CASUALTY COMPANIES.			
<i>Stock (\$).</i>			
Columbia Plate Glass, Washington, D. C.	9,955.51	1,416.65	8,538.86
Commercial National, Washington, D. C.	27,514.48	1,504.42	26,010.06
Home Plate Glass, Washington, D. C.	35,829.82	2,994.39	32,835.43
DOMESTIC CASUALTY COMPANIES.			
<i>Stock (\$).</i>			
Ætna Accident and Liability, Hartford, Conn.	2,678,752.50	569,313.22	2,107,439.28
Ætna Life (accident department), Hartford, Conn.	(1)	(1)	(1)
American Bonding, Baltimore, Md.	2,872,826.64	1,302,230.54	1,570,596.10
American Credit-Indemnity, New York, N. Y.	1,227,085.46	686,656.79	540,428.67
American Fidelity, Montpelier, Vt.	2,227,608.99	1,329,891.75	897,717.24
Brotherhood Accident, Boston, Mass.	197,665.86	66,401.37	131,264.49
Casualty Company of America, New York, N. Y.	2,737,421.15	1,761,535.39	975,885.76
Columbian National Life (accident department), Boston, Mass.	(1)	(1)	(1)
Continental Casualty, Hammond, Ind.	2,077,628.33	1,315,038.16	762,590.17
Employer's Indemnity, Philadelphia, Pa.	781,046.01	513,372.08	267,673.93
Fidelity & Casualty, New York, N. Y.	11,148,380.89	7,867,105.85	3,281,284.04
Fidelity & Deposit, Baltimore, Md.	8,524,791.93	3,928,252.87	4,596,539.06
Globe Indemnity, New York, N. Y.	2,307,218.73	1,552,501.13	1,254,717.60
Great Eastern Casualty, New York, N. Y.	852,121.51	427,056.39	425,065.12
Hartford Steam Boiler Inspection & Insurance, Hartford, Conn.	5,337,014.72	2,411,419.84	2,925,594.88
Indiana & Ohio Live Stock, Crawfordsville, Ind.	433,865.48	200,524.96	233,340.52
Lloyds Plate Glass, New York, N. Y.	989,082.07	404,085.30	584,996.77
Loyal Protective, Boston, Mass.	387,810.74	181,014.83	206,795.91
Maryland Casualty, Baltimore, Md.	6,922,352.24	4,609,572.96	2,312,779.28
Massachusetts Accident, Boston, Mass.	201,103.33	71,379.54	129,723.79
Massachusetts Bonding & Insurance, Boston, Mass.	2,774,303.22	1,372,822.43	1,401,480.79
Metropolitan Casualty, New York, N. Y.	894,660.74	455,779.37	438,881.37
National Casualty, Detroit, Mich.	340,008.49	48,394.43	291,614.06
National Surety, New York, N. Y.	7,192,687.61	3,638,573.83	3,554,113.78
New Amsterdam Casualty, New York, N. Y.	1,283,461.20	775,550.48	507,910.72
New England Casualty, Boston, Mass.	1,830,610.42	518,172.70	1,312,437.72
New Jersey Fidelity & Plate Glass, Newark, N. J.	762,693.19	337,321.05	425,372.14
New York Plate Glass, New York, N. Y.	982,545.26	401,586.25	580,959.01
North American Accident, Chicago, Ill.	726,129.41	260,162.38	465,967.03
Pacific Mutual Indemnity, Los Angeles, Cal.	373,210.96	43,852.24	329,358.72
Preferred Accident, New York, N. Y.	2,927,027.58	1,487,570.67	1,439,456.91
Prudential Casualty, Indianapolis, Ind.	862,294.20	204,898.71	657,400.49
Reliance Life (accident department), Pittsburgh, Pa.	(1)	(1)	(1)
Royal Indemnity, New York, N. Y.	2,967,033.83	1,525,283.18	1,441,750.65
Southwestern Surety, Durant, Okla.	1,401,933.93	583,876.32	818,057.61
Standard Accident, Detroit, Mich.	4,377,438.74	2,405,526.54	1,971,912.20
Travelers Indemnity, Hartford, Conn.	2,136,240.06	705,387.62	1,430,852.44
Travelers (accident department), Hartford, Conn.	17,431,368.57	10,371,200.82	7,060,167.75
Union Casualty, Philadelphia, Pa.	418,056.14	139,279.98	278,776.16
Union National Accident, Philadelphia, Pa.	(2)	(2)	(2)

¹ See life statement.

² Statement not filed.

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1912—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC CASUALTY COMPANIES—continued.			
Stock (48)—Continued.			
United States Casualty, New York, N. Y.....	\$2,753,157.45	\$1,453,157.45	\$1,300,000.00
United States Fidelity & Guaranty, Baltimore, Md..	7,339,650.11	4,174,273.10	3,165,377.01
United States Health & Accident, Saginaw, Mich....	1,026,986.04	281,986.04	745,000.00
FOREIGN CASUALTY COMPANIES.			
Stock (4).			
Employer's Liability Assurance, London, England.	7,465,531.92	5,220,988.69	2,244,543.23
Frankfort General, Frankfort-on-the-Main, Germany.....	1,480,256.59	1,021,625.57	458,631.02
General Accident, Fire & Life Assurance, Perth, Scotland.....	2,805,543.85	2,223,464.26	582,079.59
Ocean Accident & Guarantee, London, England.....	4,776,085.18	3,479,951.43	1,296,133.75
LOCAL FIRE INSURANCE COMPANIES.			
Stock (9).			
Arlington Fire, Washington, D. C.....	421,455.69	89,192.77	332,262.92
Commercial Fire, Washington, D. C.....	925,751.35	221,571.98	704,179.37
Corcoran Fire, Washington, D. C.....	267,340.57	17,087.33	249,353.24
Firemen's, Washington, D. C.....	326,368.93	58,468.28	267,900.65
First National Fire, Washington, D. C.....	969,376.70	16,909.83	952,466.87
Franklin, Washington, D. C.....	553,648.47	250,086.06	303,562.41
German American Fire, Washington, D. C.....	368,991.64	28,449.42	340,542.22
National Union, Washington, D. C.....	278,638.85	26,467.56	252,171.29
Potomac, Washington, D. C.....	366,905.22	146,667.47	220,237.75
Mutual (8).			
Mutual Fire, Washington, D. C.....	322,937.94	13,685.81	309,252.13
Mutual Investment Fire, Washington, D. C.....	5,352.15	257.69	5,094.46
Mutual Protection Fire, Washington, D. C.....	31,013.83	2,100.50	28,913.33
DOMESTIC FIRE INSURANCE COMPANIES.			
Stock (86).			
Ætna, Hartford, Conn.....	23,051,531.36	9,813,138.86	13,238,392.50
Agricultural, Watertown, N. Y.....	4,189,617.18	2,209,611.93	1,980,005.25
Allemanina, Pittsburgh, Pa.....	1,747,593.17	838,959.13	908,634.04
American & Foreign Marine, New York, N. Y.....	1,065,524.30	141,590.68	923,933.62
American Central, St. Louis, Mo.....	5,549,279.19	3,139,004.06	2,410,275.13
American Druggists Fire, Cincinnati, Ohio.....	333,128.82	59,732.16	273,396.66
American, Newark, N. J.....	9,866,174.57	5,731,072.05	4,135,102.52
American Union Fire, Philadelphia, Pa.....	1,202,498.45	635,126.49	567,371.96
Boston, Boston, Mass.....	6,695,637.90	2,645,247.85	4,050,390.05
Buffalo German, Buffalo, N. Y.....	2,793,114.13	780,393.43	2,012,720.70
Camden Fire, Camden, N. J.....	2,942,457.36	1,503,418.31	1,439,039.05
Citizens, St. Louis, Mo.....	862,107.87	496,023.87	366,084.00
City of New York, New York, N. Y.....	1,471,708.29	667,043.27	804,665.02
Columbia, Jersey City, N. J.....	944,988.50	217,692.11	727,296.39
Connecticut Fire, Hartford, Conn.....	7,735,109.99	4,469,088.51	3,266,021.48
Continental, New York, N. Y.....	27,070,031.28	10,580,040.08	16,489,991.20
County Fire, Philadelphia, Pa.....	1,213,103.76	566,434.01	646,669.75
Dixie Fire, Greensboro, N. C.....	1,168,837.27	464,544.75	704,292.52
Equitable Fire & Marine, Providence, R. I.....	1,142,937.29	481,573.99	661,363.30
Federal, Jersey City, N. J.....	3,273,123.80	1,284,730.14	1,988,393.66
Fidelity-Phenix Fire, New York, N. Y.....	15,145,085.69	8,045,415.68	7,099,670.01
Fire Association of Philadelphia, Philadelphia, Pa.....	9,091,141.11	5,750,877.81	3,340,263.30
Fireman's Fund, San Francisco, Cal.....	9,268,924.08	4,664,193.51	4,604,730.57
Firemen's, Newark, N. J.....	6,836,778.79	3,113,539.30	3,723,239.49
Franklin Fire, Philadelphia, Pa.....	3,362,815.40	2,220,962.66	1,141,852.74
Georgia Home, Columbus, Ga.....	762,993.01	368,786.89	394,206.12
German Alliance, New York, N. Y.....	1,866,551.89	624,288.33	1,242,263.56
German American Fire, Baltimore, Md.....	1,284,122.48	275,616.05	1,008,506.43
German American, New York, N. Y.....	21,238,425.35	9,662,027.17	11,576,398.18
German Fire, Peoria, Ill.....	1,009,416.34	589,501.58	419,914.76
Germania Fire, New York, N. Y.....	7,213,762.27	3,599,947.39	3,613,814.88
Ghard Fire & Marine, Philadelphia, Pa.....	2,553,904.70	1,614,152.50	939,752.20
Glens Falls, Glens Falls, N. Y.....	5,711,448.03	2,724,742.36	2,986,705.67
Globe & Rutgers Fire, New York, N. Y.....	7,249,407.71	3,649,682.83	3,599,724.88
Granite State Fire, Portsmouth, N. H.....	1,160,352.23	628,447.49	531,904.74
Hanover Fire, New York, N. Y.....	4,985,658.99	3,074,066.91	1,911,592.08
Hartford Fire, Hartford, Conn.....	26,492,318.21	15,978,625.99	10,513,692.22

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1912—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC FIRE INSURANCE COMPANIES—continued.			
<i>Stock (86)—Continued.</i>			
Home, New York, N. Y.....	\$33,406,434.60	\$16,054,679.32	\$17,351,755.28
Humboldt Fire, Pittsburgh, Pa.....	1,411,035.51	834,051.25	576,984.26
Insurance Co. of North America, Philadelphia, Pa.	17,850,390.17	9,850,390.17	8,000,000.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	3,703,189.57	2,499,697.87	1,203,492.20
Maryland Motor Car, Wilmington, Del.....	414,429.92	66,949.70	347,480.22
Massachusetts Fire & Marine, Boston, Mass.....	1,337,856.94	464,648.58	873,208.36
Milwaukee Mechanics', Milwaukee, Wis.....	4,347,584.66	2,567,814.62	1,779,770.04
Nassau & Dutchess Fire, New York, N. Y.....	1,482,343.38	679,749.91	802,593.47
National Fire, Hartford, Conn.....	14,982,672.91	9,085,468.17	5,897,204.74
National Union Fire, Pittsburgh, Pa.....	4,213,727.59	2,668,500.43	1,545,227.16
New Hampshire Fire, Manchester, N. H.....	6,097,887.20	3,047,125.60	3,050,761.60
Northwestern National, Milwaukee, Wis.....	6,560,326.43	3,926,162.33	2,634,164.10
Old Colony, Boston, Mass.....	1,334,768.05	480,097.38	854,670.67
Orient, Hartford, Conn.....	3,428,018.85	1,610,736.40	1,817,282.45
Pennsylvania Fire, Philadelphia, Pa.....	7,855,611.29	4,772,913.99	3,082,697.30
Phoenix, Hartford, Conn.....	11,806,049.41	5,650,958.61	6,155,090.80
Providence Washington, Providence, R. I.....	4,775,901.40	2,726,842.82	2,049,058.58
Queen, New York, N. Y.....	9,994,450.01	5,033,304.03	4,961,145.98
Rhode Island, Providence, R. I.....	1,298,360.05	521,126.11	777,233.94
St. Paul Fire & Marine, St. Paul, Minn.....	8,785,318.85	5,433,948.08	3,351,370.77
Security, New Haven, Conn.....	4,074,496.92	2,178,280.24	1,896,216.68
Springfield Fire & Marine, Springfield, Mass.....	11,056,692.66	5,790,638.95	5,266,053.71
Standard Fire, Hartford, Conn.....	1,195,363.38	378,749.28	816,614.10
Sterling Fire, Indianapolis, Ind.....	1,494,297.00	184,165.58	1,310,131.42
Teutonia Fire, Pittsburgh, Pa.....	1,067,869.35	647,446.97	420,422.38
Virginia Fire & Marine, Richmond, Va.....	1,641,607.77	771,060.25	870,547.52
Virginia State, Richmond, Va.....	532,626.00	280,081.35	252,544.65
Westchester Fire, New York, N. Y.....	5,363,271.38	3,647,355.66	1,715,915.72
Williamsburgh City Fire, New York, N. Y.....	3,684,956.39	2,418,562.67	1,266,393.72
<i>Mutual (2).</i>			
Fitchburg Mutual Fire, Fitchburg, Mass.....	274,432.76	187,980.14	86,452.62
Mutual Fire, Montgomery County, Sandy Spring, Md.....	364,317.20	4,494.77	359,822.43
<i>Lloyds Association (1).</i>			
Subscribers at United States "Lloyds," New York, N. Y.....	1,682,232.55	1,123,193.90	559,038.65
UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES.			
<i>Stock (88).</i>			
Aachen & Munich Fire, Aix-la-Chapelle, Germany..	2,540,241.90	1,301,429.20	1,238,812.70
Atlas Assurance, London, England.....	2,826,707.05	1,777,354.64	1,049,352.41
British America Assurance, Toronto, Canada.....	1,746,624.71	1,045,080.89	701,543.82
British & Foreign Marine, Liverpool, England.....	1,645,757.25	890,026.95	755,730.30
Caledonian, Edinburgh, Scotland.....	2,207,228.91	1,588,215.34	619,013.57
Commercial Union Assurance, London, England.....	7,620,987.61	4,710,381.10	2,910,606.51
Hamburg-Bremen Fire, Hamburg, Germany.....	1,963,902.29	1,407,924.69	555,977.70
Indemnity Mutual Marine, London, England.....	499,219.51	204,774.20	294,445.31
Law Union & Rock, London, England.....	889,125.37	520,042.48	369,082.89
Liverpool & London & Globe, Liverpool, England.....	13,739,218.97	9,723,246.05	4,015,972.92
London & Lancashire Fire, Liverpool, England.....	4,550,283.11	2,935,845.41	1,614,437.70
London Assurance, London, England.....	3,865,297.61	2,631,363.12	1,233,934.39
Mannheim, Mannheim, Germany.....	1,011,957.55	623,709.21	388,248.34
Nationale Fire, Paris, France.....	637,924.47	242,359.46	395,565.01
Northern Assurance, London, England.....	5,292,022.11	3,208,541.53	2,083,480.58
North British & Mercantile, London, England.....	8,998,913.35	5,256,217.05	3,742,696.30
Norwich Union Fire, Norwich, England.....	2,775,468.50	1,834,338.25	941,130.25
Palatine, London, England.....	3,250,576.54	2,000,005.26	1,250,571.28
Phoenix Assurance, London, England.....	3,872,784.91	2,414,266.96	1,458,517.95
Prussian National, Stettin, Germany.....	1,962,189.05	1,321,147.83	641,041.22
Royal Exchange Assurance, London, England.....	2,738,433.08	1,831,665.02	906,768.06
Royal, Liverpool, England.....	12,251,806.46	9,431,960.76	2,819,845.70
Scottish Union & National, Edinburgh, Scotland.....	5,595,684.06	2,328,218.54	3,267,465.52
Sun Insurance Office, London, England.....	4,622,987.14	3,379,987.01	1,243,000.13
Svea Fire & Life, Gothenburg, Sweden.....	1,385,269.66	768,665.02	616,604.64
Union Fire, Paris, France.....	886,228.73	318,289.65	567,939.08
Union Marine, Liverpool, England.....	858,342.39	478,826.76	379,515.63
Western Assurance, Toronto, Canada.....	2,464,562.05	1,446,243.42	1,018,318.63
Total.....	4,826,352,293.12	3,870,513,358.07	955,838,935.05

COMPARATIVE TABLES.

LIFE INSURANCE COMPANIES, DECEMBER 31, 1912.

TABLE A.—Assets—Nature of the total admitted assets of all life insurance companies

Name and location.	Market value of real estate.	Mortgage loans.	Collateral loans.	Premium notes, policy loans, or liens.
DISTRICT OF COLUMBIA COMPANY.				
Equitable Life, Washington, D. C.....	\$148,000.00	\$138,000.00	\$9,100.00	\$3,295.42
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore Life, Baltimore, Md.....	127,973.27	322,825.00	-----	55,431.69
Bankers Life, Des Moines, Iowa.....	40,000.00	18,014,617.92	-----	49,598.23
Berkshire Life, Pittsfield, Mass.....	578,888.81	5,328,349.13	70,980.00	2,943,705.12
Connecticut Mutual Life, Hartford, Conn.....	3,548,445.55	31,866,720.75	-----	6,122,401.36
Eureka Life, Baltimore, Md.....	24,786.87	18,100.00	-----	465.89
Fidelity Mutual Life, Philadelphia, Pa.	1,396,563.50	9,265,999.64	201,292.86	7,702,434.43
John Hancock Mutual Life, Boston, Mass.....	4,151,866.27	40,067,315.04	600,000.00	6,689,357.84
Massachusetts Mutual Life, Spring- field, Mass.....	963,000.00	26,146,764.00	-----	10,595,942.04
Mutual Benefit Life, Newark, N. J.....	2,757,168.77	75,901,444.58	2,000,000.00	27,584,074.57
Mutual Life, New York, N. Y.....	23,532,623.87	139,691,244.47	-----	80,059,863.76
National Life, Montpelier, Vt.....	275,000.00	25,525,899.10	-----	8,706,687.98
New England Mutual Life, Boston, Mass.....	1,901,263.19	13,224,050.00	300,000.00	8,749,652.31
New York Life, New York, N. Y.....	10,281,711.90	144,368,641.90	-----	123,611,228.28
Northwestern Mutual Life, Milwau- kee, Wis.....	2,854,323.57	159,182,168.99	-----	44,634,688.68
Penn Mutual Life, Philadelphia, Pa.....	2,602,365.09	52,160,392.63	2,144,114.99	22,041,424.74
Phoenix Mutual Life, Hartford, Conn.....	715,800.00	20,468,661.23	-----	4,702,247.16
Security Mutual Life, Binghamton, N. Y.....	722,269.65	1,254,050.00	40,000.00	1,479,093.93
Total.....	56,474,050.31	762,797,244.38	5,356,387.85	355,728,298.01
<i>Stock.</i>				
Ætna Life, Hartford, Conn.....	577,487.41	50,630,808.52	1,088,454.97	9,104,306.06
Columbian National Life, Boston, Mass.....	637,260.83	1,759,894.53	-----	1,137,406.17
Continental Assurance, Chicago, Ill.....	-----	120,500.00	-----	-----
Equitable Life, New York, N. Y.....	28,008,032.44	98,885,046.94	100,000.00	77,890,952.55
Germania Life, New York, N. Y.....	4,336,935.33	27,229,459.20	-----	5,256,633.27
Home Life, New York, N. Y.....	1,500,000.00	7,109,125.00	-----	4,084,860.84
Jefferson Standard Life, Raleigh, N. C.....	53,690.76	2,257,140.80	331,964.56	624,154.76
Life Insurance Co. of Virginia, Rich- mond, Va.....	487,645.44	6,299,473.97	22,350.00	244,159.24
Manhattan Life, New York, N. Y.....	5,358,200.00	7,985,675.00	-----	4,212,380.37
Maryland Life, Baltimore, Md.....	245,000.00	206,350.00	36,000.00	348,770.91
Metropolitan Life, New York, N. Y.....	23,712,354.17	159,609,993.00	-----	20,256,578.92
Pittsburgh Life & Trust, Pittsburgh, Pa.....	8,426,969.91	6,702,015.00	3,000.00	4,231,546.56
Provident Life & Trust, Philadelphia, Pa.....	1,390,454.93	23,244,291.74	2,193,778.54	8,700,548.64
Prudential, Newark, N. J.....	18,193,970.02	73,424,091.65	2,766,500.00	20,747,952.87
Reliance Life, Pittsburgh, Pa.....	188,000.00	641,300.00	-----	505,196.98
Travelers, Hartford, Conn.....	1,637,550.00	25,879,665.16	-----	8,674,159.42
Union Central Life, Cincinnati, Ohio.....	1,596,192.39	70,694,166.13	-----	16,273,846.38
Total.....	97,349,743.63	562,678,996.64	6,542,048.07	182,293,453.94
RECAPITULATION.				
District of Columbia Company.....	148,000.00	138,000.00	9,100.00	3,295.42
Companies chartered outside District of Columbia:				
<i>Mutual.</i>	56,474,050.31	762,797,244.38	5,356,387.85	355,728,298.01
<i>Stock.</i>	97,349,743.63	562,678,996.64	6,542,048.07	182,293,453.94
Grand total.....	153,971,793.94	1,325,614,241.02	11,907,535.92	538,025,047.37

authorized to transact business in the District of Columbia on the 31st day of December, 1912.

Market value of bonds and stocks.	Cash in office and banks.	Interest and rents due and accrued.	Deferred and unpaid premiums.	All other assets.	Assets not admitted.	Total admitted
\$32, 112.30	\$7,368.39	\$1,645.68	\$16,659.64	-----	-----	\$356, 181.43
1,566,813.50	80,340.00	18,639.42	34,294.64	\$77,733.17	-----	2,284,050.69
239,674.35	657,238.72	520,310.73	124,251.37	748,949.43	\$731,534.67	19,613,106.08
10,676,608.00	328,382.64	222,664.56	297,031.97	1,486.67	1,486.67	20,446,610.23
24,519,823.81	571,358.72	1,354,899.87	620,356.61	804,762.00	10,601.68	69,398,171.99
161,912.50	21,735.07	1,036.35	1,756.12	29,451.12	3,000.00	256,243.92
7,023,262.00	361,045.67	383,954.48	449,701.61	430,416.85	532,417.59	26,682,253.45
36,302,071.48	1,241,116.04	1,607,617.96	1,816,403.48	6,712.46	18,538.61	92,463,921.96
28,935,739.00	612,932.68	1,033,111.19	1,327,711.43	-----	-----	69,615,200.34
42,041,690.04	1,227,016.73	3,190,663.98	2,095,972.70	28,130.39	33,035.85	156,793,125.91
342,408,141.28	2,810,308.98	6,550,812.81	4,571,846.09	138,837.03	138,837.03	599,624,841.26
18,985,009.46	566,867.80	1,240,877.14	790,837.50	1,233.19	2,717.02	56,089,695.15
35,440,555.00	524,375.89	777,403.20	524,306.59	-----	-----	61,441,606.18
420,285,836.92	4,936,470.01	8,101,038.71	7,851,089.82	276,248.22	45,215.75	719,657,050.01
79,344,820.00	3,534,247.87	4,713,877.95	3,755,581.76	-----	-----	298,019,708.82
49,549,697.96	1,868,986.29	1,663,445.97	2,957,830.68	362,563.40	568,316.89	134,782,504.86
6,868,068.80	608,078.43	496,637.67	494,149.44	3,779.17	17,973.64	34,339,448.26
2,307,440.00	346,841.24	75,313.28	209,682.21	22,372.39	33,445.57	6,423,617.13
1,106,657,169.10	20,297,342.78	31,952,305.27	27,922,804.02	2,932,675.49	2,187,120.97	2,367,931,156.24
34,250,282.09	3,291,339.52	1,859,680.82	1,180,094.81	8,585,195.53	40,014.35	110,527,635.38
4,035,967.00	247,624.58	74,363.63	255,109.83	123,439.59	118,991.64	8,152,074.52
-----	28,325.08	1,266.59	2,806.44	187.46	237.99	152,847.58
290,358,924.20	6,820,288.53	4,877,410.56	5,491,680.01	1,879,077.95	1,377,013.61	513,934,464.57
9,319,225.63	453,414.55	629,571.39	1,059,281.25	-----	-----	48,284,520.62
14,084,746.00	368,293.83	226,596.66	412,516.28	11,243.91	11,442.58	27,785,938.94
160,240.12	277,186.23	49,001.22	93,944.46	93,117.83	94,248.83	3,846,191.91
787,527.89	416,643.52	108,994.72	103,627.97	11,075.19	-----	8,481,497.94
3,592,274.25	321,529.42	405,868.16	189,363.39	21,267.26	22,220.42	22,064,337.43
2,328,511.25	82,318.75	25,800.74	27,049.30	16,839.70	18,227.59	3,298,413.06
176,019,695.79	5,662,523.79	5,147,546.13	8,130,295.85	168,519.47	338,148.81	398,369,358.31
4,054,728.93	224,529.91	169,334.31	319,787.14	30,662.00	35,870.43	24,126,703.33
41,035,432.00	122,135.91	1,012,158.98	1,339,939.13	-----	-----	79,038,739.87
158,676,691.50	8,427,528.27	3,591,249.15	5,927,402.60	70,690.48	70,690.48	291,755,386.06
1,892,793.30	150,634.38	34,638.22	262,637.48	214,505.75	212,186.75	3,677,519.36
28,498,337.00	1,444,123.83	936,642.98	1,281,688.42	-----	36,875.00	68,315,311.81
25,328.13	776,772.07	3,144,487.63	630,787.67	-----	-----	93,141,580.40
769,120,794.08	29,115,212.17	22,294,611.89	26,708,012.03	11,225,822.12	2,376,173.48	1,704,952,521.09
32,112.30	7,368.39	1,645.68	16,659.64	-----	-----	356,181.43
1,106,657,169.10	20,297,342.78	31,952,305.27	27,922,804.02	2,932,675.49	2,187,120.97	2,367,931,156.24
769,120,794.08	29,115,212.17	22,294,611.89	26,708,012.03	11,225,822.12	2,376,173.48	1,704,952,521.09
1,875,810,075.48	49,419,923.34	54,248,562.84	54,647,475.69	14,158,497.61	4,563,294.45	4,073,239,858.76

TABLE B.—*Liabilities—Showing the nature of the liabilities of all life insurance companies authorized to transact business in the District of Columbia on the 31st day of December, 1912.*

Name and location.	Net reserve.	Policy claims.	Other liabilities to policy holders due and deferred.	All other liabilities.	Capital stock.	Unassigned funds, surplus.	Total liabilities.
DISTRICT OF COLUMBIA COMPANY.							
Equitable Life, Washington, D. C.	\$155,999.16	\$1,880.00	\$3,917.47	\$52,480.99	\$110,000.00	\$31,903.81	\$356,181.43
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.							
<i>Mutual.</i>							
Baltimore Life, Baltimore, Md.	1,896,239.08	2,477.00	8,567.51	13,360.60	.....	363,406.50	2,284,050.69
Bankers Life, Des Moines, Iowa.	3,555,896.56	356,300.00	14,185,953.58	1,018,924.87	.....	495,531.07	19,613,106.08
Berkshire Life, Pittsfield, Mass.	18,607,289.00	106,300.03	27,749.08	92,027.57	.....	1,617,734.65	20,446,610.23
Connecticut Mutual Life, Hartford, Conn.	63,633,632.00	365,210.17	1,882,408.79	260,095.59	.....	3,250,826.16	69,398,171.99
Eureka Life, Baltimore, Md.	160,451.47	210.00	2,803.70	1,978.10	.....	90,740.66	265,243.92
Fidelity Mutual Life, Philadelphia, Pa.	28,035,782.00	244,526.20	455,973.58	282,262.98	.....	2,715,306.69	26,682,253.45
John Hancock Mutual Life, Boston, Mass.	80,718,773.00	253,192.08	858,143.69	519,284.01	.....	10,109,579.18	92,468,921.96
Massachusetts Mutual Life, Springfield, Mass.	61,346,149.00	302,965.14	1,873,575.19	215,275.94	.....	5,877,235.07	69,615,200.34
Mutual Benefit Life, Newark, N. J.	141,983,605.00	618,333.63	2,244,793.70	772,988.87	.....	11,173,424.71	156,793,125.91
Mutual Life, New York, N. Y.	483,070,332.00	4,253,827.64	3,655,120.61	2,728,584.76	.....	105,616,876.25	599,624,841.26
National Life, Montpelier, Vt.	47,381,957.00	201,482.79	20,642.91	241,637.28	.....	6,160,965.17	56,093,695.15
New England Mutual Life, Boston, Mass.	53,998,447.97	240,092.53	412,214.00	201,697.83	.....	6,588,183.85	61,441,606.18
New York Life, New York, N. Y.	597,366,570.00	3,978,704.18	4,169,286.91	4,051,288.63	.....	110,001,200.29	719,687,080.01
Northwestern Mutual Life, Milwaukee, Wis.	297,148,029.00	898,637.56	3,283,184.22	1,273,905.81	.....	25,405,952.23	298,019,708.82
Penn Mutual Life, Philadelphia, Pa.	113,422,652.00	568,003.08	2,696,028.04	1,386,253.71	.....	16,739,588.63	134,782,504.86
Phoenix Mutual Life, Hartford, Conn.	31,622,370.00	91,399.09	350,021.60	188,990.24	.....	2,085,836.73	34,339,448.26
Security Mutual Life, Binghamton, N. Y.	5,825,721.00	68,607.59	50,715.66	133,502.78	.....	345,070.10	6,423,617.13
Total.....	1,994,733,896.08	12,456,788.31	36,631,125.04	13,330,930.57	.....	310,728,457.24	2,367,931,156.24
<i>Stock.</i>							
Aetna Life, Hartford, Conn.	87,024,894.00	420,135.08	1,274,419.98	8,106,070.95	2,000,000.00	11,702,115.37	110,527,635.38
Columbian National Life, Boston, Mass.	6,514,523.00	49,292.82	28,293.06	206,329.87	1,000,000.00	1,553,635.77	8,152,074.52
Continental Assurance, Chicago, Ill.	6,581.60	.....	25.00	663.88	100,000.00	45,577.10	152,847.58
Equitable Life, New York, N. Y.	419,397,337.00	2,731,165.70	3,095,556.84	3,235,674.54	100,000.00	85,374,730.49	513,934,464.57
Germania Life, New York, N. Y.	40,964,497.00	245,148.16	109,174.22	138,692.69	200,000.00	6,027,008.55	48,284,520.62
Home Life, New York, N. Y.	24,982,483.00	127,548.79	303,801.53	188,454.76	125,000.00	2,058,650.80	27,785,938.94
Jefferson Standard Life, Raleigh, N. C.	2,832,265.00	58,892.46	61,458.27	216,514.65	349,980.00	327,111.53	3,461,491.91
Life Insurance Co. of Virginia, Richmond, Va.	6,484,975.00	66,254.91	90,438.94	94,213.61	400,000.00	1,845,615.48	8,481,997.94
Manhattan Life, New York, N. Y.	19,753,031.00	92,905.98	117,369.14	156,610.93	100,000.00	1,844,420.38	22,064,337.43
Maryland Life, Baltimore, Md.	2,704,156.27	7,173.99	506.43	7,142.55	100,000.00	1,469,033.82	3,298,413.06
Metropolitan Life, New York, N. Y.	348,912,703.00	751,091.59	1,729,968.74	2,443,173.43	2,000,000.00	42,532,421.55	398,369,368.31

Pittsburgh Life & Trust, Pittsburgh, Pa.....	21,315,103.00	202,414.89	123,083.88	198,344.41	1,000,000.00	1,287,452.15	24,126,703.33
Prudential Life & Trust, Philadelphia, Pa.....	68,014,980.00	271,046.92	1,191,284.56	210,726.62	1,000,000.00	8,350,701.77	79,038,739.87
Prudential Newark, N. J.....	27,398,142.00	1,223,756.74	2,332,076.36	2,639,268.22	2,000,000.00	56,202,442.74	291,755,380.06
Reliance Life, Pittsburg, Pa.....	2,340,983.00	13,565.67	13,253.84	40,318.87	1,000,000.00	264,597.98	3,677,519.36
Travelers Hartford, Conn.....	57,324,347.56	206,469.58	4,094,713.41	510,247.08	.....	6,179,594.18	68,315,311.81
Union Central Life, Cincinnati, Ohio.....	74,310,765.00	168,678.19	1,007,136.32	637,637.61	500,000.00	16,567,423.28	93,141,580.40
Total.....	1,410,241,706.43	6,650,051.47	15,573,165.52	19,040,084.67	11,974,980.00	241,472,533.00	1,704,952,521.09
RECAPITULATION.							
District of Columbia company.....	155,999.16	1,880.00	3,917.47	52,480.99	110,000.00	31,903.81	356,181.43
Companies chartered outside District of Columbia:							
Mutual.....	1,994,783,896.08	12,450,798.31	36,631,125.04	13,330,939.57	.....	310,728,457.24	2,387,981,156.24
Stock.....	1,410,241,706.43	6,650,051.47	15,573,165.52	19,040,054.67	.....	241,472,533.00	1,704,952,521.09
Grand total.....	3,405,181,601.67	19,108,669.78	52,208,208.03	32,423,505.23	12,084,980.00	552,232,894.05	4,073,239,858.76

TABLE C.—Income—Showing the nature of the income of all life insurance companies
Dec. 31,

Name and location.	Received from policyholders.			Supple- mentary contracts.
	New premiums.	Renewal premiums.	Total premium income.	
DISTRICT OF COLUMBIA COMPANY.				
Equitable Life, Washington, D. C.....	\$33,279.20	\$185,354.49	\$218,633.69	-----
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore Life, Baltimore, Md.....	142,561.01	712,856.49	855,417.50	-----
Bankers Life, Des Moines, Iowa.....	492,769.59	4,668,334.55	5,161,104.14	-----
Berkshire Life, Pittsfield, Mass.....	399,811.44	2,078,162.56	2,477,974.00	\$10,234.86
Connecticut Mutual Life, Hartford, Conn.	828,403.49	5,898,207.24	6,726,610.73	6,084.70
Eureka Life, Baltimore, Md.....	30,653.05	222,719.74	260,372.79	-----
Fidelity Mutual Life, Philadelphia, Pa.	484,020.73	4,352,168.37	4,836,189.10	38,342.33
John Hancock Mutual Life, Boston, Mass.	1,580,904.56	22,065,118.14	23,646,022.70	33,973.00
Massachusetts Mutual Life, Springfield, Mass.....	1,345,181.14	8,907,945.75	10,253,126.89	179,569.92
Mutual Benefit Life, Newark, N. J.....	3,367,832.45	19,351,841.48	22,719,673.93	592,526.64
Mutual Life, New York, N. Y.....	9,376,239.18	47,370,792.81	56,747,031.99	431,514.08
National Life, Montpelier, Vt.....	1,283,345.13	5,514,167.06	6,797,512.19	39,994.65
New England Mutual Life, Boston, Mass.	1,225,150.32	7,357,455.06	8,582,635.38	94,294.33
New York Life, New York, N. Y.....	9,786,533.27	76,155,250.78	85,941,784.05	202,262.08
Northwestern Mutual Life, Milwaukee, Wis.....	6,426,619.71	37,172,522.03	43,599,141.74	797,495.14
Penn Mutual Life, Philadelphia, Pa.....	3,437,759.55	17,438,609.60	20,876,369.15	408,553.52
Phoenix Mutual Life, Hartford, Conn.....	1,021,392.24	4,398,944.15	5,420,336.39	23,839.00
Security Mutual Life, Binghamton, N. Y.	187,629.22	1,456,085.35	1,643,714.57	-----
Total.....	41,422,806.08	265,122,211.16	306,545,017.24	2,852,684.25
<i>Stock.</i>				
Ætna Life, Hartford, Conn.....	1,519,343.62	9,695,909.56	11,215,253.18	108,672.51
Columbian National Life, Boston, Mass..	343,437.86	1,525,253.19	1,868,691.05	5,091.17
Continental Assurance, Chicago, Ill.....	13,421.95	1,947.48	1,960.43	-----
Equitable Life, New York, N. Y.....	7,485,385.50	47,345,893.31	54,831,278.81	240,584.39
Germania Life, New York, N. Y.....	935,579.63	4,985,699.17	5,921,278.80	10,993.15
Home Life, New York, N. Y.....	794,506.37	3,228,792.14	4,023,298.51	9,055.00
Jefferson Standard Life, Raleigh, N. C.	150,401.07	514,187.01	664,588.08	10,298.00
Life Insurance Co. of Virginia, Rich- mond, Va.....	538,433.32	2,580,935.79	3,119,369.11	-----
Manhattan Life, New York, N. Y.....	175,283.17	1,955,728.27	2,131,011.44	11,550.00
Maryland Life, Baltimore, Md.....	44,782.96	272,036.72	316,819.68	-----
Metropolitan Life, New York, N. Y.....	5,748,891.99	83,352,111.18	89,101,003.17	21,494.29
Pittsburgh Life & Trust, Pittsburgh, Pa.	480,700.74	2,347,405.40	2,828,106.14	21,702.17
Provident Life & Trust, Philadelphia, Pa	1,763,597.68	8,109,826.92	9,873,424.60	150,864.00
Prudential, Newark, N. J.....	4,841,689.16	70,845,164.31	75,686,853.47	203,186.04
Reliance Life, Pittsburgh, Pa.....	433,021.00	708,133.33	1,231,154.33	-----
Travelers, Hartford, Conn.....	1,542,570.34	7,049,983.34	8,592,553.68	554,400.61
Union Central Life, Cincinnati, Ohio....	2,017,473.29	9,844,175.54	11,861,648.83	51,328.91
Total.....	28,828,519.65	254,453,182.66	283,281,702.31	1,399,220.24
RECAPITULATION.				
District of Columbia company.....	33,279.20	185,354.49	218,633.69	-----
Companies chartered outside District of Columbia:				
<i>Mutual.</i>	41,422,806.08	265,122,211.16	306,545,017.24	2,852,684.25
<i>Stock.</i>	28,828,519.65	254,453,182.66	283,281,702.31	1,399,220.24
Grand total.....	70,284,604.93	519,760,748.31	590,045,353.24	4,251,904.40

authorized to transact business in the District of Columbia during the year ending 1912.

Rent.	Interest on mortgage loans.	Interest on collateral loans and all other assets.	Interest on premium notes, policy loans, and lens.	Interest on bonds and dividends on stocks.	All other receipts.	Total income.
\$12,667.99	\$2,701.38	\$418.43	\$114.46	\$3,747.35	\$6,918.75	\$245,202.05
9,517.14	13,691.54	5,681.85	2,648.83	66,037.07	2,978.53	955,973.06
43,515.87	807,888.12	13,889.82	56,378.63	11,198.13	6,050,458.84	3,471,772.16
206,234.57	230,348.96	11,091.67	147,933.52	517,146.69	33,526.59	10,538,928.58
1,800.00	1,582,859.22	85,530.13	306,957.71	1,079,189.52	545,462.00	271,000.90
95,176.06	1,104.30	1,211.71	20.97	5,847.50	643.63	6,213,199.30
343,062.42	443,786.17	36,822.82	383,867.77	352,645.31	29,369.74	27,780,726.02
	1,853,168.15	47,517.09	294,452.05	1,483,054.99	79,475.62	
69,058.15	1,212,923.76	28,592.56	574,840.02	1,238,384.04	276,676.72	13,833,172.66
91,582.98	3,524,214.60	119,807.94	1,661,081.52	1,795,629.26	49,214.10	30,453,731.03
1,540,085.11	6,531,105.68	257,646.21	3,905,306.59	14,412,605.66	2,612,218.42	86,446,513.74
21,623.35	1,200,042.87	32,602.26	485,211.79	783,179.86	22,235.81	9,439,402.78
128,414.47	562,531.92	34,159.52	425,144.54	1,491,771.41	80,130.77	11,399,085.24
813,216.78	6,611,670.57	230,571.47	6,053,197.01	18,661,451.31	1,329,213.31	119,243,366.58
178,527.92	7,810,896.43	187,090.08	2,396,670.93	3,373,467.78	63,658.51	58,407,548.53
100,064.88	2,000,835.86	194,347.22	1,119,885.65	2,196,299.19	101,487.65	27,657,843.12
49,524.78	1,059,933.13	15,253.51	228,927.79	317,023.83	139,926.39	7,254,764.82
45,389.26	57,574.23	15,904.14	67,120.64	97,540.36	4,602.39	1,931,545.59
3,802,793.74	35,567,578.51	1,318,320.00	18,009,646.56	47,882,472.51	5,370,820.24	421,349,333.05
48,950.67	2,528,108.60	121,192.52	574,250.49	1,399,273.89	792,986.07	16,788,687.93
185.00	96,217.38	22,601.99	57,277.64	181,736.99	242,964.14	2,474,765.36
1,027,751.30	6,191.17	789.35	3,686,253.21	12,233,923.38	1.80	22,351.75
294,044.20	4,667,585.28	484,453.74	278,809.46	393,286.46	632,150.40	77,803,980.51
98,576.22	1,247,688.92	10,912.69	239,379.98	599,598.52	11,853.24	8,168,866.92
273.15	350,137.02	7,033.98	13,849.16	13,289.91	32,253.52	5,359,332.75
	58,598.33	4,956.81			2,425,942.39	3,191,795.83
20,860.00	327,046.52	14,761.01	14,130.14	32,885.69	3,635.02	3,532,687.49
262,405.34	402,928.22	12,567.70	191,987.77	171,095.70	15,020.82	3,198,566.99
21,189.16	12,640.85	839.98	20,165.66	113,139.31	6,358.22	491,152.86
1,512,447.83	7,873,750.16	165,727.43	786,906.39	6,934,012.06	390,732.19	106,786,073.52
438,352.53	316,133.60	30,417.64	223,447.80	184,386.08	21,632.01	4,064,077.97
68,043.26	1,176,774.78	36,942.91	517,235.75	1,821,304.17	77,622.15	13,722,211.62
1,091,946.44	3,179,588.22	345,473.90	1,037,153.28	6,816,124.01	168,984.15	88,524,309.51
7,244.14	47,335.07	5,295.75	25,162.63	73,449.72	19,870.45	1,408,512.09
74,409.13	1,357,522.88	38,229.34	427,796.79	1,179,477.99	83,952.02	12,308,342.44
22,289.76	4,356,657.34	25,993.36	890,953.13	500.00	80,230.97	17,289,602.30
4,988,968.13	28,004,904.34	1,328,190.10	8,984,759.28	32,147,483.88	5,001,089.56	365,136,317.84
12,667.99	2,701.38	418.43	114.46	3,747.35	6,918.75	245,202.05
3,802,793.74	35,567,578.51	1,318,320.00	18,009,646.56	47,882,472.51	5,370,820.24	421,349,333.05
4,988,968.13	28,004,904.34	1,328,190.10	8,984,759.28	32,147,483.88	5,001,089.56	365,136,317.84
8,805,429.86	63,575,184.23	2,646,928.53	26,994,520.30	80,033,703.74	10,378,828.55	786,730,852.94

TABLE D.—Disbursements—Showing the nature of the disbursements of all life insurance
Dec. 31,

Name and location.	Paid to policy holders.			Supple- mentary contracts.	Interest or dividends to stock- holders.
	Death claims and matured endowments.	Annuities, surrender values, and dividends.	Total.		
DISTRICT OF COLUMBIA COMPANY.					
Equitable Life, Washington, D.C.	\$70,941.19	\$1,710.62	\$72,651.81	-----	\$6,402.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
<i>Mutual.</i>					
Baltimore Life, Baltimore, Md.	212,983.70	106,382.03	319,365.73	-----	-----
Bankers Life, Des Moines, Iowa	3,755,584.55	411,082.83	4,166,667.38	-----	-----
Berkshire Life, Pittsfield, Mass.	1,205,242.98	859,511.48	2,064,754.46	\$536.92	-----
Connecticut Mutual Life, Hart- ford, Conn.	4,860,623.67	2,721,342.74	7,581,966.41	9,818.71	-----
Eureka Life, Baltimore, Md.	94,030.13	655.22	94,685.35	-----	-----
Fidelity Mutual Life, Philadel- phia, Pa.	1,661,365.88	881,880.39	2,543,246.27	33,985.32	-----
John Hancock Mutual Life, Boston, Mass.	6,936,337.90	3,591,109.88	10,527,447.78	35,664.45	-----
Massachusetts Mutual Life, Springfield, Mass.	3,423,962.55	2,997,269.61	6,421,232.16	103,508.89	-----
Mutual Benefit Life, Newark, N. J.	9,163,634.04	7,217,332.82	16,380,966.86	312,265.61	-----
Mutual Life, New York, N. Y.	31,117,571.33	29,513,365.64	60,630,936.97	316,393.10	-----
National Life, Montpelier, Vt.	2,613,671.31	2,759,359.13	5,373,030.44	22,602.04	-----
New England Mutual Life, Bos- ton, Mass.	3,731,123.14	2,343,808.78	6,075,021.92	31,303.43	-----
New York Life, New York, N. Y.	31,955,791.29	29,594,429.14	61,550,220.43	214,007.77	-----
Northwestern Mutual Life, Mil- waukee, Wis.	15,140,135.56	22,127,164.76	37,267,300.32	383,949.14	-----
Penn Mutual Life, Philadelphia, Pa.	8,779,209.83	6,069,448.10	14,838,657.93	202,210.25	-----
Phoenix Mutual Life, Hartford, Conn.	2,297,592.91	1,555,106.14	3,852,699.05	9,426.92	-----
Security Mutual Life, Bingham- ton, N. Y.	600,425.78	556,964.52	1,157,390.30	4,107.43	-----
Total	127,549,286.55	113,296,303.21	240,845,589.76	1,739,839.98	-----
<i>Stock.</i>					
Ætna Life, Hartford, Conn.	6,604,823.05	3,834,149.94	10,438,972.99	41,662.35	200,000.00
Columbian National Life, Bos- ton, Mass.	460,242.52	305,439.01	765,681.53	1,000.00	70,000.00
Continental Assurance, Chicago, Ill.	673.00	-----	673.00	-----	-----
Equitable Life, New York, N. Y.	29,539,773.37	26,306,504.44	55,846,277.81	261,807.54	7,000.00
Germania Life, New York, N. Y.	3,162,758.04	1,776,875.18	4,939,633.22	7,221.54	24,000.00
Home Life, New York, N. Y.	1,589,130.29	1,347,929.84	2,937,060.13	22,598.29	15,000.00
Jefferson Standard Life, Raleigh, N. C.	139,303.84	55,257.89	194,561.73	1,916.30	-----
Life Insurance Co. of Virginia, Richmond, Va.	973,982.77	153,578.84	1,127,561.61	1,000.00	72,000.00
Manhattan Life, New York, N. Y.	1,403,769.51	673,129.01	2,076,898.52	5,728.67	21,000.00
Maryland Life, Baltimore, Md.	276,749.96	168,514.41	445,264.37	-----	6,000.00
Metropolitan Life, New York, N. Y.	25,901,612.71	9,918,031.33	35,819,644.04	16,211.37	140,000.00
Pittsburgh Life & Trust, Pitts- burgh, Pa.	2,163,495.53	924,311.64	3,087,807.17	11,022.88	100,000.00
Provident Life & Trust, Phila- delphia, Pa.	5,347,664.81	2,984,667.32	8,332,332.13	57,716.50	-----
Prudential, Newark, N. J.	20,836,247.69	10,416,273.01	31,252,520.70	80,320.33	200,000.00
Reliance Life, Pittsburgh, Pa.	205,151.94	75,553.66	280,705.60	900.00	-----
Travelers, Hartford, Conn.	3,489,665.29	970,270.81	4,459,936.10	402,406.95	250,000.00
Union Central Life, Cincinnati, Ohio.	5,259,818.83	3,351,530.64	8,611,349.47	94,666.97	50,000.00
Total	107,354,863.15	63,262,016.97	170,616,880.12	1,006,179.69	1,155,000.00
RECAPITULATION.					
District of Columbia company.	70,941.19	1,710.62	72,651.81	-----	6,402.00
Companies chartered outside District of Columbia:					
<i>Mutual.</i>	127,549,286.55	113,296,303.21	240,845,589.76	1,739,839.98	-----
<i>Stock.</i>	107,354,863.15	63,262,016.97	170,616,880.12	1,006,179.69	1,155,000.00
Grand total	234,975,090.89	176,560,030.80	411,535,121.69	2,746,019.67	1,161,402.00

companies authorized to transact business in the District of Columbia for the year ending 1912.

Commissions.		Salaries, fees, and all other charges of officers and employees.	Repairs, ex- penses, and taxes on real estate.	All other taxes, li- censes, and insurance department fees.	All other disburse- ments.	Total disburse- ments.
New.	Renewals.					
\$31,945.95	\$25,561.08	\$17,529.64	\$5,212.36	\$3,821.04	\$49,336.35	\$212,460.23
51,739.67	106,267.26	54,796.87	5,589.06	11,935.43	143,505.64	693,199.66
193,380.86	78,940.67	159,828.46	-----	58,758.75	261,986.00	4,910,562.12
87,034.04	121,289.70	85,084.01	\$6,341.90	52,224.47	206,222.26	2,703,487.76
283,790.09	332,930.13	244,451.73	182,666.14	249,287.87	758,404.94	9,643,376.62
59,085.24	38,955.76	18,595.67	1,322.48	1,911.49	34,024.51	249,180.50
192,579.96	179,965.45	172,976.68	66,932.35	133,158.58	323,457.10	3,646,301.71
552,038.10	3,067,471.07	662,590.74	166,433.90	316,008.67	2,135,424.58	17,463,079.29
504,306.75	521,114.59	281,539.03	45,640.76	206,847.71	665,371.32	8,749,561.21
1,167,852.83	1,214,084.72	449,683.93	78,980.49	533,901.27	784,900.02	20,022,635.73
2,431,010.20	1,376,786.03	1,346,088.06	773,530.11	961,927.57	3,835,416.87	71,672,098.91
314,035.89	372,538.18	174,930.58	13,290.83	200,515.74	379,518.29	6,850,521.99
481,326.11	395,526.17	236,429.09	90,069.56	164,754.30	437,000.96	7,911,440.54
3,729,528.53	1,682,213.47	1,639,222.64	364,074.41	1,216,709.72	6,652,849.53	77,048,326.50
2,118,657.78	2,614,928.12	862,172.18	130,647.78	1,163,350.78	889,739.98	45,430,746.08
1,166,450.33	1,088,980.08	474,632.73	73,479.20	668,531.06	847,637.76	19,420,579.34
323,940.96	251,668.24	175,023.23	25,121.76	155,445.64	477,040.79	5,270,366.59
71,758.98	87,924.03	94,701.13	22,114.38	28,659.63	164,613.56	1,631,269.44
13,729,116.92	13,531,583.67	7,132,756.76	2,126,235.11	6,123,928.68	18,996,683.11	804,225,733.99
531,293.54	509,005.12	377,812.02	47,379.62	477,905.06	993,355.55	13,617,386.25
127,959.99	54,435.27	119,133.94	347.93	30,098.20	599,964.48	1,768,621.34
7,410.13	41.04	2,189.98	-----	1,824.26	6,310.10	18,448.51
2,291,322.83	2,691,472.15	1,424,402.21	445,839.89	898,618.93	4,826,516.75	68,693,258.11
283,127.44	224,960.03	216,400.84	164,973.09	81,613.03	6,576,286.98	6,576,286.98
181,267.91	217,843.78	182,456.76	55,444.08	66,688.39	335,590.81	4,013,950.15
95,384.33	25,457.49	29,038.21	-----	11,320.63	172,658.90	530,337.59
203,593.50	332,317.25	173,827.91	6,957.30	71,390.84	467,840.21	2,456,488.62
72,924.61	122,026.75	104,154.62	180,074.98	45,295.39	360,770.73	2,988,874.27
20,092.86	13,246.12	22,035.19	8,921.24	6,740.41	48,990.74	571,290.93
1,543,185.68	1,904,623.05	3,404,233.82	778,134.78	1,411,361.75	18,316,594.93	63,393,989.42
101,895.28	70,819.93	116,761.40	233,452.54	50,479.15	247,850.33	4,020,097.68
434,961.83	471,679.50	428,516.56	85,854.42	223,487.36	735,002.04	10,769,550.34
1,399,612.85	9,603,316.20	2,620,769.85	483,079.37	1,534,313.43	7,197,029.05	54,370,962.38
271,053.47	32,189.29	84,950.55	439.92	33,258.00	340,230.33	1,043,727.16
553,300.78	317,788.94	221,226.12	74,385.05	235,431.99	842,101.75	7,356,577.68
649,490.34	644,755.19	397,023.52	20,517.20	264,587.53	777,765.09	11,510,155.31
8,768,077.37	17,235,977.10	9,984,993.50	2,585,801.41	5,444,414.35	36,902,679.18	253,700,002.72
31,945.95	25,561.08	17,529.64	5,212.36	3,821.04	49,336.35	212,460.23
13,729,116.92	13,531,583.67	7,132,756.76	2,126,235.11	6,123,928.68	18,996,683.11	804,225,733.99
8,768,077.37	17,235,977.10	9,984,993.50	2,585,801.41	5,444,414.35	36,902,679.18	253,700,002.72
22,529,140.24	30,793,121.85	17,135,279.90	4,717,248.88	11,572,164.07	55,948,698.64	558,138,196.94

Stock.

Ætna Life, Hartford, Conn.	31,925	53,204,478.00	25,367	36,385,294.66	2,111	3,923,642.65	1,777	2,694,085.00
Columbian National Life, Boston, Mass.:	7,445	18,634,476.00	4,259	11,113,796.30	118	432,418.50	3	9,800.00
Ordinary	7	8,700.00	217	36,600.00	61	9,665.00		
Continental Assurance, Chicago, Ill.	760	670,330.00	269	209,124.00	2			
Equitable Life, New York, N. Y.	77,707	198,888,932.00	48,701	144,331,303.00	6,672	20,714,136.00	3,131	9,012,932.00
Germania Life, New York, N. Y.	9,683	20,984,627.00	6,946	13,987,496.00	840	1,650,871.00	1,076	1,528,269.00
Home Life, New York, N. Y.	7,052	16,558,333.00	4,726	10,873,837.00	531	1,065,474.00	167	525,823.00
Jefferson Standard Life, Raleigh, N. C.	18,926	31,428,062.00	2,511	4,497,702.00	105	213,740.00		
Life Insurance Co. of Virginia, Richmond, Va.:								
Ordinary	4,230	4,533,590.00	2,788	2,587,119.00	143	139,887.00	1	1,000.00
Industrial	154,483	20,041,080.00	123,876	14,596,323.00	8,874	847,295.00	8	286.00
Manhattan Life, New York, N. Y.	4,119	7,819,864.00	2,791	7,893,433.00	506	1,225,938.00	70	132,947.00
Maryland Life, Baltimore, Md.	1,059	1,983,792.00	500	1,151,459.00	79	161,505.00	48	144,683.00
Metropolitan Life, New York, N. Y.:								
Ordinary	252,513	236,055,402.00	139,651	119,954,620.00	7,541	6,399,511.00	2,081	1,401,520.00
Industrial	1,847,099	290,636,815.00	1,120,067	192,796,303.00	149,827	17,865,622.00	3,390	254,989.00
Pittsburgh Life & Trust, Pittsburgh, Pa.	10,034	27,731,710.00	7,025	18,921,471.00	756	1,615,696.00	291	551,072.00
Provident Life & Trust, Philadelphia, Pa.	15,284	44,534,225.00	6,770	21,491,128.00	691	2,517,368.00	1,058	2,930,316.00
Prudential, Newark, N. J.:								
Ordinary	143,360	179,745,259.00	87,529	104,350,313.00	5,152	6,225,465.00	860	996,052.00
Industrial	2,151,268	325,702,308.00	1,385,708	215,245,060.00	120,164	13,612,869.00	320	24,502.00
Reliance Life, Pittsburgh, Pa.	9,784	18,345,298.00	6,044	12,032,986.00	98	210,408.00	2,207	4,691,982.00
Travelers, Hartford, Conn.	22,286	65,050,632.00	10,903	34,636,778.00	970	2,526,048.00	337	919,831.00
Union Central Life, Cincinnati, Ohio	22,205	56,379,739.00	11,840	28,820,451.00	1,356	3,076,213.00	1,411	2,269,626.00
Total	4,791,227	1,618,446,703.00	2,998,488	995,912,596.96	306,597	84,434,445.15	18,286	28,089,695.00
RECAPITULATION.								
District of Columbia company	20,480	2,702,026.00	16,293	1,932,696.00	712	65,276.00	68	7,165.00
Companies chartered outside District of Columbia:								
Mutual	953,617	1,992,269,858.12	663,120	811,391,281.93	68,506	103,421,600.38	11,558	25,637,309.04
Stock	4,791,227	1,618,446,703.00	2,998,488	995,912,596.96	306,597	84,434,445.15	18,286	28,089,695.00
Grand total	5,765,324	2,713,418,587.12	3,677,901	1,809,236,574.89	375,815	187,921,321.53	29,912	53,734,169.04

TABLE E.—Showing the number and amount of policies issued and terminated during 1912, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia—Continued.

Name and location.	Mode of termination—Continued.					
	By expiry.		By surrender.		By lapse.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.						
Equitable Life, Washington, D. C.:						
Ordinary.....	8	\$6,383.00	14	\$10,500.00	242	\$186,242.00
Industrial.....					15,097	1,513,139.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.						
Mutual.						
Baltimore Life, Baltimore, Md.:						
Ordinary.....	2	1,500.00	101	75,783.98	600	877,288.69
Industrial.....	342	36,031.00	177	33,564.00	46,678	5,917,122.67
Bankers Life, Des Moines, Iowa.....			4,849	8,716,140.00	20,229	40,604,003.00
Berkshire Life, Pittsfield, Mass.....			508	2,308,143.00	1,603	8,246,353.00
Connecticut Mutual Life, Hartford, Conn.....	40	125,000.00	2,128	3,797,566.21	1,603	8,246,353.00
Eureka Life, Baltimore, Md.....	45	169,637.96			63	3,246,550.00
Fidelity Mutual Life, Philadelphia, Pa.....						41,875.00
John Hancock Mutual Life, Boston, Mass.:	491	954,886.00	1,302	2,927,840.00	3,016	6,141,201.00
Ordinary.....	94	221,463.00	3,228	3,352,436.00	7,133	10,239,605.00
Industrial.....	186	46,500.00	38,772	7,470,625.00	245,679	39,448,905.00
Massachusetts Mutual Life, Springfield, Mass.....	267	799,146.00	2,255	6,089,362.00	2,628	5,520,416.00
Mutual Life, New York, N. Y.....	4,605	9,027,747.00	3,851	10,313,773.00	2,669	5,556,750.00
National Life, Montpelier, Vt.....	860	4,156,173.00	15,841	39,077,507.00	14,864	34,906,077.00
New England Mutual Life, Boston, Mass.....	502	1,751,895.00	1,631	3,640,110.00	1,685	3,556,410.00
New York Life, New York, N. Y.....	6,770	1,705,265.00	1,166	2,446,854.00	1,676	4,042,394.00
Northwestern Mutual Life, Milwaukee, Wis.....	6,603	18,046,980.00	17,018	37,412,488.00	19,423	39,500,797.00
Penn Mutual Life, Philadelphia, Pa.....	2,081	2,399,700.00	10,219	23,066,475.00	7,042	17,371,245.00
Phoenix Mutual Life, Hartford, Conn.....	626	5,316,923.00	3,659	12,653,773.00	4,880	14,294,294.00
Security Mutual Life, Binghamton, N. Y.....	133	256,046.00	1,005	2,512,278.00	2,402	4,800,258.00
			519	913,038.00	2,853	5,409,178.00
Total.....	18,406	45,942,366.96	108,221	165,889,646.19	385,804	240,904,659.36
					70,625	229,595,700.00

Mode of termination—Continued.

Stock.

Aetna Life, Hartford, Conn.	8, 952	2, 718, 809. 00	4, 719	9, 218, 912. 81	3, 479	9, 433, 307. 00	4, 329	8, 396, 533. 20
Columbian National Life, Boston, Mass.:	23	78, 080. 00	553	1, 706, 183. 26	2, 466	6, 334, 594. 00	1, 096	3, 552, 720. 54
Ordinary.....			100	17, 608. 00	56	9, 094. 00		233. 00
Industrial.....					190	132, 817. 00	77	75, 634. 00
Continental Assurance, Chicago, Ill.	1, 992	4, 365, 438. 00	11, 916	34, 179, 361. 00	12, 830	27, 873, 853. 00	12, 160	48, 185, 533. 00
Equitable Life, New York, N. Y.	95	301, 427. 00	1, 641	2, 894, 444. 00	2, 022	4, 345, 773. 00	1, 272	3, 266, 706. 00
Germania Life, New York, N. Y.	86	226, 026. 00	1, 511	3, 307, 560. 00	1, 509	3, 259, 336. 00	972	2, 489, 618. 00
Home Life, New York, N. Y.	19	22, 000. 00	229	418, 056. 00	2, 158	3, 585, 930. 00		257, 976. 00
Jefferson Standard Life, Raleigh, N. C.								
Life Insurance Co. of Virginia, Richmond, Va.:								
Ordinary.....	4	2, 500. 00	416	321, 335. 00	1, 660	1, 478, 867. 00	564	643, 530. 00
Industrial.....	11	143. 00	422	50, 971. 00	114	13, 200, 441. 00		497, 177. 00
Manhattan Life, New York, N. Y.	40	159, 897. 00	789	1, 671, 611. 00	908	2, 629, 390. 00	478	2, 073, 650. 00
Maryland Life, Baltimore, Md.	4	23, 000. 00	70	139, 407. 00	156	369, 062. 00	143	313, 802. 00
Metropolitan Life, New York, N. Y.:								
Ordinary.....	993	1, 146, 010. 00	36, 339	27, 736, 085. 00	59, 754	52, 778, 970. 00	32, 943	30, 491, 924. 00
Industrial.....	7, 091	1, 067, 572. 00	41, 701	6, 768, 270. 00	917, 998	153, 383, 569. 00		13, 426, 371. 00
Pittsburgh Life & Trust, Pittsburgh, Pa.	558	1, 843, 710. 00	1, 736	2, 708, 477. 00	1, 616	5, 134, 676. 00	2, 088	7, 067, 840. 00
Provident Life & Trust, Philadelphia, Pa.			1, 788	4, 368, 883. 00	2, 764	8, 099, 300. 00	469	3, 005, 256. 00
Prudential, Newark, N. J.:								
Ordinary.....	26, 215	27, 542, 570. 00	9, 575	11, 698, 103. 00	19, 150	24, 014, 343. 00	26, 577	33, 873, 780. 00
Industrial.....	953	59, 781. 00	60, 631	6, 728, 816. 00	1, 203, 640	183, 073, 496. 00		11, 745, 597. 00
Reliance Life, Pittsburgh, Pa.	104	317, 800. 00	84	100, 143. 00	3, 523	6, 401, 629. 00	28	250, 959. 00
Travelers, Hartford, Conn.	431	1, 206, 939. 00	1, 945	4, 500, 133. 00	3, 415	9, 381, 066. 00	4, 055	16, 094, 049. 00
Union Central Life, Cincinnati, Ohio.	1, 197	2, 312, 134. 00	2, 537	5, 700, 504. 00	3, 332	7, 746, 650. 00	2, 207	7, 655, 274. 00
Total.....	48, 748	43, 422, 706. 00	178, 262	124, 935, 474. 07	2, 357, 187	521, 666, 102. 00	89, 408	193, 314, 167. 74
RECAPITULATION.								
District of Columbia company.....	8	6, 383. 00	14	10, 500. 00	15, 339	1, 609, 381. 00	152	143, 991. 00
Companies chartered outside District of Columbia.								
Stock.....	18, 406	45, 942, 366. 96	108, 221	165, 889, 646. 19	385, 804	240, 904, 659. 36	70, 625	229, 595, 700. 00
Mutual.....	48, 748	43, 422, 706. 00	178, 262	124, 935, 474. 07	2, 357, 187	521, 666, 103. 00	89, 408	193, 314, 167. 74
Grand total.....	67, 162	89, 371, 455. 96	286, 497	290, 825, 620. 26	2, 758, 330	764, 270, 149. 36	160, 185	423, 053, 858. 74

1912 by all life insurance companies, annual statements of which have been accepted.

Policies terminated during 1912.		Policies in force Dec. 31, 1912.		Losses unpaid Dec. 31, 1911.		Losses incurred during 1912.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
142	\$102,400.00	491	\$425,763.00			2	\$1,000.00
9,091	936,689.00	30,096	3,483,750.00			510	49,374.00
35	15,941.00	56	34,410.00			8	924.68
2,552	364,824.50	5,715	564,200.42	1	\$133.50	181	18,766.75
32	64,000.00	421	845,000.00			1	2,000.00
15	28,346.00	262	490,354.00			1	1,000.00
90	233,436.00	847	2,037,482.00	1	300.00	20	52,897.00
16	15,750.00	37	20,750.00			2	1,000.00
9,243	834,920.50	12,234	1,203,488.00			949	16,182.35
86	167,492.00	533	1,098,562.00			6	7,000.00
77	284,228.00	984	2,891,332.00			6	22,999.00
44	150,981.00	700	1,585,706.00	2	4,000.00	3	39,000.00
93	220,922.00	1,370	3,321,599.00	3	735.00	42	59,491.00
219	1,409,813.00	3,226	8,082,725.60	4	147,367.00	58	250,918.88
15	44,000.00	179	430,442.10	1	2,500.00	2	2,000.00
83	162,639.00	1,482	3,282,050.00			13	36,500.00
232	586,820.00	3,391	7,281,063.00	3	12,000.00	46	162,112.27
332	869,187.00	3,195	9,130,470.00	3	5,500.00	26	67,929.00
2 53	2 270,385.00	3,121	10,571,315.00	6	15,039.00	16	67,142.00
261	1,125,284.00	451	1,197,850.00			9	19,702.46
47	157,479.00	141	375,996.00			3	10,000.00
25	78,745.00						
13,850	7,085,193.00	38,345	54,494,795.12	24	187,574.50	1,392	837,565.39
474	256,411.00	947	1,275,672.00			11	15,528.00
12	7,550.00	49	196,713.00				
23	15,388.00	35	23,664.00				
314	861,717.00	3,515	8,891,009.00	1	360.00	40	148,946.86
24	39,782.00	205	334,018.00			7	18,624.81
105	257,300.66	880	1,924,123.00			9	21,446.24
1	10,000.00	26	53,000.00				
2 7	2 6,000.00	438	303,599.00			6	3,595.00
59	41,095.00						
2 261	2 32,458.00	12,794	1,542,503.00	2	199.29	121	14,782.54
1,865	201,457.00	597	2,373,662.00			11	66,443.00
75	462,602.00	89	142,061.00	2	1,450.00	1	950.00
12	28,610.00						
856	833,854.00	8,487	7,867,233.00	2	1,000.00	94	75,345.00
10,557	1,852,690.00	144,245	20,056,124.00	6	876.50	2,005	229,585.72
18	33,000.00	184	394,810.00			7	14,000.40
37	161,948.00	800	3,096,323.00	1	1,000.00	15	61,286.00
388	436,235.00	3,877	5,110,383.00	5	4,032.92	31	35,030.34
2 111	2 17,316.00	70,623	9,765,182.00	24	2,650.90	849	98,581.00
8,205	1,326,202.00	61	151,212.00			1	4,000.00
39	88,488.00	845	3,238,007.00	1	10,000.00	4	7,622.03
76	277,136.00	766	1,960,336.00			4	31,000.00
122	372,513.00						
23,641	7,619,752.66	249,493	68,699,634.00	44	21,569.52	3,216	846,766.94
9,233	1,039,089.00	30,587	3,909,513.00			512	50,374.00
13,850	7,085,193.00	38,345	54,494,795.12	24	187,574.50	1,392	837,565.39
23,641	7,619,752.66	249,493	68,699,634.00	44	21,569.52	3,216	846,766.94
46,724	15,744,034.66	318,425	127,103,942.12	68	209,144.02	5,120	1,734,706.33

* Includes 46 policies for \$165,338 of Army and Navy business credited to District of Columbia.

TABLE F.—Showing the business transacted in the District of Columbia during the year 1912 by all life insurance companies, annual statements of which have been accepted—Continued.

Name and location.	Losses paid during 1912.		Losses unpaid Dec. 31, 1912.		Gross premiums.
	Number.	Amount.	Number.	Amount.	
DISTRICT OF COLUMBIA COMPANY.					
Equitable Life, Washington, D. C.:					
Ordinary.....			2	\$1,000.00	} \$142,905.48
Industrial.....	505	\$48,834.00	5	540.00	
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
Mutual.					
Baltimore Life, Baltimore, Md.:					
Ordinary.....	8	924.68			31,608.98
Industrial.....	182	18,900.25			38,323.87
Bankers Life, Des Moines, Iowa.....	1	2,000.00			10,890.03
Berkshire Life, Pittsfield, Mass.....	1	1,000.00			10,634.16
Connecticut Mutual Life, Hartford, Conn.....	19	51,408.00	2	1,789.00	69,442.66
Bureka Life, Baltimore, Md.:					
Ordinary.....	2	1,000.00			744.58
Industrial.....	949	16,182.35			53,140.67
Fidelity Mutual Life, Philadelphia, Pa.....	5	6,000.00	1	1,000.00	43,483.44
John Hancock Mutual Life, Boston, Mass.....	5	21,999.00	1	1,000.00	90,942.98
Massachusetts Mutual Life, Springfield, Mass.....	5	43,000.00			61,850.87
Mutual Benefit Life, Newark, N. J.....	43	59,889.00	2	357.00	106,097.24
Mutual Life, New York, N. Y.....	61	396,405.14	1	1,880.74	285,685.58
National Life, Montpelier, Vt.....	3	4,500.00			15,099.82
New England Mutual Life, Boston, Mass.....	12	34,500.00	1	2,000.00	85,615.62
New York Life, New York, N. Y.....	47	161,079.27	2	13,033.00	309,759.95
Northwestern Mutual Life, Milwaukee, Wis.....	27	70,429.00	2	3,000.00	245,509.22
Penn Mutual Life, Philadelphia, Pa.....	21	72,181.00	1	10,000.00	256,831.00
Phoenix Mutual Life, Hartford, Conn.....	9	19,702.46			45,379.89
Security Mutual Life, Binghamton, N. Y.....	3	10,000.00			13,182.11
Total.....	1,403	991,080.15	13	34,059.74	1,774,222.67
Stock.					
Ætna Life, Hartford, Conn.....	10	15,128.00	1	400.00	34,329.67
Columbian National Life, Boston, Mass.....					5,299.13
Continental Assurance, Chicago, Ill.....					799.02
Equitable Life, New York, N. Y.....	36	134,050.50	5	15,256.36	359,724.93
Germania Life, New York, N. Y.....	6	16,124.81	1	2,500.00	12,602.78
Home Life, New York, N. Y.....	7	17,355.66	2	4,090.58	60,425.57
Jefferson Standard Life, Raleigh, N. C.....					638.96
Life Insurance Co. of Virginia, Richmond, Va.:					
Ordinary.....	6	3,595.00			} 69,741.91
Industrial.....	122	14,811.34	1	170.40	
Manhattan Life, New York, N. Y.....	11	66,443.00			87,975.99
Maryland Life, Baltimore, Md.....	2	1,950.00	1	450.00	4,681.08
Metropolitan Life, New York, N. Y.:					
Ordinary.....	89	71,988.00	7	4,357.00	305,723.67
Industrial.....	1,996	228,887.22	15	1,575.00	663,327.99
Pittsburgh Life & Trust, Pittsburgh, Pa.....	6	12,000.40	1	2,000.00	12,211.74
Provident Life & Trust, Philadelphia, Pa.....	15	61,286.00	1	1,000.00	104,868.23
Prudential, Newark, N. J.:					
Ordinary.....	34	37,563.26	2	1,500.00	183,169.01
Industrial.....	852	98,354.70	21	2,877.20	334,251.06
Reliance Life, Pittsburgh, Pa.....	1	4,000.00			4,358.26
Travelers, Hartford, Conn.....	5	17,622.03			106,934.07
Union Central Life, Cincinnati, Ohio.....	4	31,000.00			57,204.43
Total.....	3,202	832,159.92	58	36,176.54	2,408,267.50
RECAPITULATION.					
District of Columbia company.....	505	48,834.00	7	1,540.00	142,905.48
Companies chartered outside District of Columbia:					
Mutual.....	1,403	991,080.15	13	34,059.74	1,774,222.67
Stock.....	3,202	832,159.92	58	36,176.54	2,408,267.50
Grand total.....	5,110	1,872,074.07	78	71,776.28	4,325,395.65

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF LIFE INSURANCE
COMPANIES, SHOWING THEIR CONDITION ON
DECEMBER 31, 1912.

EQUITABLE LIFE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 816 Fourteenth Street NW., Washington, D. C. Incorporated, 1902; commenced business, 1902. John S. Swormstedt, president; Allen C. Clark, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$110,000.00
Amount of ledger assets Dec. 31 of previous year.....	<u>\$279,344.61</u>

INCOME.

First year's premiums on original policies, less reinsurance.....	\$33,139.08	
Surrender values applied to purchase paid-up insurance and annuities.....	140.12	
Total new premiums.....	<u>33,279.20</u>	
Renewal premiums less reinsurance.....	185,354.49	
Total premium income.....		218,633.69
Interest on mortgage loans.....	2,701.38	
Interest on collateral loans.....	373.88	
Interest on bonds and dividends on stocks.....	3,747.35	
Interest on premium notes, policy loans, or liens.....	114.46	
Interest on deposits.....	44.55	
Rents, including \$4,320 for company's occupancy of its own buildings.....	<u>12,667.99</u>	
Total interest and rents.....		19,649.61
Profit on sale or maturity of ledger assets—bonds and stocks.....		<u>6,918.75</u>
Total income.....		<u>245,202.05</u>
Total.....		<u>524,546.66</u>

DISBURSEMENTS.

Death claims and additions.....	\$63,775.69	
Matured endowments and additions.....	<u>7,165.50</u>	
Total death claims and endowments.....		70,941.19
Premium notes and liens voided by lapse.....		287.29
Surrender values paid in cash or applied in liquidation of loans or notes.....		892.24
Surrender values applied to purchase paid-up insurance and annuities.....		140.12
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		<u>390.97</u>
Total paid policyholders.....		72,651.81
Expense of investigation and settlement of policy claims, including legal expenses.....		110.00
Interest or dividends to stockholders.....		6,402.00
Commissions to agents.....		57,507.03
Compensation of managers and agents not paid by commissions on new business.....		19,802.31
Agency supervision and traveling expenses of supervisors.....		1,563.01
Medical examiners' fees and inspection of risks.....		5,835.50
Salaries and all other compensation of officers and home office employees.....		17,829.64
Rent, including company's occupancy of its own buildings.....		5,402.26
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		7,369.06
Legal expense.....		5.00
Furniture, fixtures, and sales.....		1,142.32
Repairs and expenses (other than taxes) on real estate.....		4,085.86
Taxes on real estate.....		1,126.50
State taxes on premiums.....		3,205.14
Insurance department licenses and fees.....		455.90
All other licenses, fees, and taxes.....		<u>160.00</u>
Interest.....	\$165.00	
Reinsurance.....	1,206.33	
Premium returned.....	619.73	
Profit and loss.....	313.39	
Electricity.....	8.50	
Advance to agents.....	34.43	
Calendars.....	449.30	
Agents' bonds.....	201.25	
Agents' deposits.....	100.00	
Interest premium.....	2.96	
Interest, real estate.....	2,400.00	
Entertainment.....	786.65	
Sundry allowance.....	285.00	
Supplies.....	230.09	
Commission.....	109.76	
Literature.....	88.54	
Valuation.....	105.00	
Typewriting.....	<u>73.95</u>	

Toilet.....	\$66.63	
Awaing.....	50.75	
Bradstreet.....	50.00	
Stamping.....	38.78	
Débris.....	37.85	
Repair furniture.....	29.70	
Signs.....	28.25	
Ice.....	27.35	
Board of trade.....	25.00	
Coats.....	22.40	
Stationery.....	21.10	
Car fare.....	21.05	
Certification.....	18.05	
Directories.....	15.00	
Safe deposit.....	12.00	
Sundries.....	9.25	
		\$7,653.04
Loss on sale or maturity of ledger assets—bonds.....		453.75
Total disbursements.....		212,460.23
Balance.....		312,086.43

LEDGER ASSETS.

Book value of real estate.....	121,948.44
Mortgage loans on real estate.....	138,000.00
Loans secured by collaterals.....	9,100.00
Loans on company's policies assigned as collateral.....	3,295.42
Book value of bonds and stocks.....	32,374.18
Deposits in trust companies and banks not on interest.....	6,102.26
Deposits in trust companies and banks on interest.....	1,266.13
Total ledger assets.....	312,086.43

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,255.37
Interest due and accrued on bonds.....	56.25
Interest due and accrued on collateral loans.....	21.51
Interest due and accrued on premium notes, loans, or liens.....	49.88
Interest due and accrued on other assets.....	17.67
Rents due and accrued on company's property.....	245.00
	1,645.68
Market value of real estate over book value.....	26,051.56
Net uncollected and deferred premiums:	
New business.....	4,097.34
Renewals.....	12,562.30
	16,659.64
Gross assets.....	356,443.31

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz, bonds and stocks.....	261.88
Admitted assets.....	356,181.43

LIABILITIES.

Net reserve.....	155,999.16
Death losses in process of adjustment.....	\$1,000.00
Matured endowments due and unpaid.....	\$80.00
Total policy claims.....	1,880.00
Premiums paid in advance, including surrender values so applied.....	3,917.47
Salaries, rents, office expenses, bills and accounts due or accrued.....	432.50
Medical examiners' and legal fees due or accrued.....	341.40
State, county, and municipal taxes due or accrued.....	3,707.09
Dividends or other profits due policy holders.....	104.48
Deed of trust on office building.....	48,000.00
Paid-up capital.....	110,000.00
Unassigned funds (surplus).....	31,799.33
Total liabilities.....	356,181.43

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$1,639.90
Received during the year on new policies.....	2,110.81
	3,750.71
Deductions during the year as follows:	
Used in purchase of surrendered policies.....	168.00
Voided by lapse.....	287.29
Total reduction of premium note account.....	455.29
Balance note assets at end of the year.....	3,295.42

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	898	\$726,674.00	40,882	\$4,460,568.00
Policies issued, revived, changed, and increased during the year.....	793	639,880.00	19,687	2,062,146.00
Total.....	1,601	1,366,554.00	60,569	6,522,714.00
Deduct policies which have ceased to be in force during the year:				
By death.....	4	2,500.00	708	62,776.00
By maturity.....			68	7,165.00
By expiry.....	8	6,383.00		
By surrender.....	14	10,500.00		
By lapse.....	242	186,242.00	15,097	1,513,139.00
By decrease.....		5,250.00		14,441.00
Not taken.....	152	124,300.00		
Total.....	420	335,175.00	15,873	1,597,521.00
Total policies in force at end of year.....	1,271	1,031,379.00	44,696	4,925,193.00
Reinsured.....	60	106,000.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1911.....	361	\$300,796.00	28,766	\$3,270,800.00
Policies issued during the year.....	272	227,367.00	10,421	1,149,639.00
Total.....	633	528,163.00	39,187	4,420,439.00
Deduct policies ceased to be in force.....	142	102,400.00	9,091	936,689.00
Policies in force Dec. 31, 1912.....	491	425,763.00	30,096	3,483,750.00
Losses and claims incurred during the year.....	2	1,000.00	510	49,374.00
Losses and claims settled during the year.....			505	48,834.00
Losses and claims unpaid Dec. 31, 1912.....	2	1,000.00	5	540.00
Premiums received.....				142,905.48

BALTIMORE LIFE INSURANCE CO., BALTIMORE, MD.

[Located at northeast corner of Charles and Saratoga Streets, Baltimore, Md. Incorporated, 1882; commenced business, 1882. Frank S. Strobbridge, president; Wm. O. MacGill, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$2,040,697.69

INCOME.

First year's premiums on original policies, less reinsurance.....	\$141,355.56	
Dividends applied to purchase paid-up additions and annuities.....	79.12	
Surrender values applied to purchase paid-up insurance and annuities.....	1,126.33	
Total new premiums.....		142,561.01
Renewal premiums less re-insurance.....	698,838.35	
Dividends applied to pay renewal premiums.....	14,018.14	
Total renewal premiums.....		712,856.49
Total premium income.....		855,417.50
Interest ground rent.....	3,782.87	
Interest on mortgage loans.....	13,691.54	
Interest on bonds and dividends on stocks.....	66,037.67	
Interest on premium notes, policy loans, or liens.....	2,648.83	
Interest on deposits.....	1,841.36	
Interest on other debts due the company.....	57.62	
Rents, including \$3,310 for company's occupancy of its own buildings.....	9,517.14	
Total interest and rents.....		97,577.03

Sale of stationery.....	\$525.32	
Incidentals, policy changes, endowments, etc.....	946.93	
Agents' balances previously charged off.....		\$1,472.25
		1,506.28
Total income.....		955,973.06
Total.....		2,996,670.75

DISBURSEMENTS.

Death claims and additions.....	\$211,458.70	
Matured endowments and additions.....	1,525.00	
Total death claims and endowments.....		212,983.70
Surrender values paid in cash, or applied in liquidation of loans or notes.....		15,244.86
Surrender values applied to purchase paid-up insurance and annuities.....		1,126.33
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		5,010.58
Dividends applied to pay renewal premiums.....		14,018.14
Dividends applied to purchase paid-up additions and annuities.....		70.12
Sick benefits paid.....		70,903.00
Total paid policyholders.....		319,365.73
Expense of investigation and settlement of policy claims, including legal expenses.....		365.02
Commissions to agents.....		158,006.93
Compensation of managers and agents not paid by commissions on new business.....		600.00
Agency supervision and traveling expenses of supervisors.....		97,698.17
Branch office expenses.....		7,048.18
Medical examiners' fees and inspection of risks.....		20,276.00
Salaries and all other compensation of officers and home office employees.....		54,796.87
Rent, including company's occupancy of its own buildings.....		3,310.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....		8,664.36
Legal expense.....		180.00
Furniture, fixtures, and safes.....		2,193.91
Repairs and expenses (other than taxes) on real estate.....		3,083.65
Ground rents on real estate.....		131.20
Taxes on real estate.....		2,374.21
State taxes on premiums.....		8,956.43
Insurance department licenses and fees.....		1,629.60
All other licenses, fees, and taxes.....		1,349.40
Commissions on sale of real estate.....		70.00
Loss on sale or maturity of ledger assets:		
Real estate.....	1,200.00	
Stocks.....	1,000.00	
		2,200.00
Total disbursements.....		693,199.66
Balance.....		2,303,471.09

LEDGER ASSETS.

Book value of real estate.....	127,973.27
Book value of ground rents owned by the company.....	77,733.17
Mortgage loans on real estate.....	322,825.00
Loans on company's policies assigned as collateral.....	55,431.69
Book value of bonds and stocks.....	1,639,167.96
Cash in office.....	10,486.94
Deposits in trust companies and banks not on interest.....	9,416.27
Deposits in trust companies and banks on interest.....	60,436.79
Total ledger assets.....	2,303,471.09

NONLEDGER ASSETS.

Interest due and accrued on ground rents.....	\$1,389.50
Interest due and accrued on mortgages.....	3,870.02
Interest due and accrued on bonds.....	11,730.75
Interest due and accrued on premium notes, loans, or liens.....	483.78
Interest due and accrued on other assets.....	107.04
Reins due and accrued on company's property.....	1,058.83
Net uncollected and deferred premiums:	
New business.....	7,151.53
Renewals.....	27,143.11
	34,294.64
Gross assets.....	2,356,405.15

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz, bonds and stocks.....	72,354.46
Admitted assets.....	2,284,050.69

LIABILITIES.

Net reserve.....	\$1,896,239.08
Death losses in process of adjustment.....	\$2,108.00
Death losses and other policy claims resisted.....	369.00
Total policy claims.....	2,477.00
Premiums paid in advance, including surrender values so applied.....	8,567.51
Unearned interest and rent paid in advance.....	35.21
Salaries, rents, office expenses, bills and accounts due or accrued.....	524.90
Medical examiners' and legal fees due or accrued.....	2,938.65
State, county, and municipal taxes due or accrued.....	9,861.84
Dividends or other profits due policyholders.....	3,508.51
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	3,286.87
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	102.01
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	13,377.34
Unassigned funds (surplus).....	343,131.77
Total liabilities.....	2,284,050.69

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	4,819	\$3,770,080.97	140,712	\$13,969,503.35
Policies issued, revived, changed, and increased during the year.....	1,517	1,034,406.17	59,087	6,564,692.80
Total.....	6,336	4,804,487.14	199,799	20,534,256.15
Deduct policies which have ceased to be in force during the year:				
By death.....	37	27,750.00	2,494	198,466.83
By maturity.....	2	1,500.00	1	25.00
By expiry.....	2	1,500.00	342	36,051.00
By surrender.....	101	75,783.98	177	33,564.00
By lapse.....	600	377,288.69	46,978	5,217,122.67
By decrease.....	2	1,000.00		
Not taken.....	206	133,000.00		
Total.....	950	617,822.67	49,092	5,485,229.50
Total policies in force at end of year.....	5,386	4,186,664.47	149,807	15,049,026.65
Reinsured.....	9	18,000.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1911.....	63	\$39,691.00	5,861	\$553,199.42
Policies issued during the year.....	28	10,660.00	2,706	375,825.50
Total.....	91	50,351.00	8,567	929,024.92
Deduct policies ceased to be in force.....	35	15,941.00	2,852	364,824.50
Policies in force Dec. 31, 1912.....	56	34,410.00	5,715	564,200.42
Losses and claims unpaid Dec. 31, 1911.....			1	133.50
Losses and claims incurred during the year.....	8	924.68	181	18,766.75
Total.....	8	924.68	182	18,900.25
Losses and claims settled during the year.....	8	924.68	182	18,900.25
Premiums received.....		1,608.98		38,323.87

BANKERS LIFE CO., DES MOINES, IOWA.

[Located at Sixth and Locust Streets, Des Moines, Iowa. Incorporated, 1879; commenced business, 1879.
E. E. Clark, president; H. S. Nollen, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$18,619,181.93

INCOME.

First year's premiums on original policies, less reinsurance.....	\$492,769.59	
Renewal premiums less reinsurance.....	4,668,334.55	
Total premium income.....		5,161,104.14
Interest on mortgage loans.....	807,888.12	
Interest on bonds.....	11,198.13	
Interest on premium notes, policy loans or liens.....	56,378.63	
Interest on deposits.....	12,639.82	
Interest on other debts due the company, sale of real estate.....	1,250.00	
Total interest.....		889,354.70
Total income.....		<u>6,050,458.84</u>
Total.....		<u>24,669,640.77</u>

DISBURSEMENTS.

Death claims and additions.....	3,755,584.55
Premium notes on discontinued certificates charged off.....	411,082.83
Total paid policyholders.....	4,166,667.38
Expense of investigation and settlement of policy claims, including legal expenses.....	8,692.96
Commissions to agents.....	272,321.53
Agency supervision and traveling expenses of supervisors.....	26,968.59
Branch office expenses.....	7,293.78
Medical examiners' fees and inspection of risks.....	36,068.10
Salaries and all other compensation of officers and home office employees.....	159,828.46
Rent, including company's occupancy of its own buildings.....	28,281.84
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	113,223.38
Legal expense.....	1,150.34
Furniture, fixtures, and safes.....	2,704.59
State taxes on premiums.....	49,453.75
Insurance department licenses and fees.....	3,550.50
All other licenses, fees, and taxes.....	5,754.50
Refund on canceled certificates.....	545.66
Traveling expenses.....	2,321.70
Expense on loans.....	11,210.61
Services S. H. Wolfe, office, 1911 and 1912.....	11,125.00
Miscellaneous.....	6,781.99
Trust funds and advance premiums returned to members.....	5,423.71
Decrease in book value of ledger assets, bonds.....	193.75
Total disbursements.....	<u>4,919,562.12</u>
Balance.....	<u>19,750,078.65</u>

LEDGER ASSETS.

Book value of real estate.....	40,000.00
Mortgage loans on real estate.....	18,014,617.92
Loans on company's policies assigned as collateral.....	49,598.23
Book value of bonds.....	239,674.35
Deposits in trust companies and banks not on interest.....	3,348.83
Deposits in trust companies and banks on interest.....	653,889.89
Agents' balances.....	14,945.69
Guarantee notes on members in good standing.....	734,003.74
Total ledger assets.....	<u>19,750,078.65</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$516,831.22
Interest due and accrued on bonds.....	3,479.51
Net uncollected and deferred premiums:	
New business.....	114,523.01
Renewals.....	9,728.36
	<u>124,251.37</u>
Gross assets.....	<u>20,394,640.75</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$24,530.93	
Premium notes or loans on policies and net premiums in excess of value of their policies.....	23,000.00	
Guarantee notes on members in good standing.....	734,003.74	
Total.....		\$781,534.67
Admitted assets.....		19,613,106.08

LIABILITIES.

Net reserve.....		3,555,896.56
Death losses in process of adjustment.....	\$48,800.00	
Death losses reported, no proofs received.....	283,000.00	
Death losses and other policy claims resisted.....	25,000.00	
Total policy claims.....		356,800.00
Unearned interest and rent paid in advance.....		2,914.16
Cost of collection on uncollected and deferred premiums in excess of loading.....		41,110.83
Salaries, rents, office expenses, bills and accounts due or accrued.....		2,283.85
Medical examiners' and legal fees due or accrued.....		2,500.00
State, county, and municipal taxes due or accrued.....		103,000.00
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....		5,000.00
Guarantee fund, cash only.....	\$7,349,811.27	
Emergency reserve fund in excess of item 2 above.....	6,836,142.31	
		14,185,953.58
Mortuary fund.....	849,799.23	
Trust fund and deposits of members.....	17,316.80	
		867,116.03
Unassigned funds (surplus).....		490,531.07
Total liabilities.....		19,613,106.08

EXHIBIT OF POLICIES.

	Ordinary.	
	Number	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	245,389	\$491,104,000.00
Policies issued, revived, changed, and increased during the year.....	8,653	20,501,000.00
Total.....	254,042	511,605,000.00
Deduct policies which have ceased to be in force during the year:		
By death.....	1,914	3,823,000.00
By surrender.....	4,349	8,716,000.00
By lapse.....	20,329	40,694,000.00
By decrease.....		38,500.00
Not taken.....	418	1,132,000.00
Total.....	27,010	54,403,500.00
Total policies in force at end of year.....	227,032	457,201,500.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	450	\$903,000.00
Policies issued and restored during the year.....	3	6,000.00
Total.....	453	909,000.00
Deduct policies ceased to be in force.....	32	64,000.00
Policies in force Dec. 31, 1912.....	421	845,000.00
Losses and claims incurred during the year.....	1	2,000.00
Losses and claims settled during the year.....	1	2,000.00
Premiums received.....		10,890.03

BERKSHIRE LIFE INSURANCE CO., PITTSFIELD, MASS.

[Located at corner North and West Streets, Pittsfield, Mass. Incorporated, 1851; commenced business 1851. William D. Wyman, president; Robert H. Davenport, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$19,455,484.39

INCOME.

First year's premiums on original policies, less reinsurance.....	\$197,469.46	
Dividends applied to purchase paid-up additions and annuities.....	202,341.98	
Total new premiums.....		\$399,811.44
Renewal premiums less reinsurance.....	1,983,691.62	
Dividends applied to pay renewal premiums.....	94,470.94	
Total renewal premiums.....		2,078,162.56
Total premium income.....		2,477,974.00
Consideration for supplementary contracts not involving life contingencies.....		10,234.86
Dividends left with the company to accumulate at interest.....		1,176.68
Interest on mortgage loans.....	230,348.96	
Interest on collateral loans.....	3,246.11	
Interest on bonds and dividends on stocks.....	517,146.69	
Interest on premium notes, policy loans, or liens.....	147,933.52	
Interest on deposits.....	6,250.07	
Interest on other debts due the company.....	1,000.54	
Discount on claims paid in advance.....	594.95	
Rents, including \$7,166 67 for company's occupancy of its own buildings.....	43,515.87	
Total interest and rents.....		950,036.71
Dividends on reinsurance.....	11,278.84	
Sundry items on real estate sold prior to 1912.....	1,054.05	
Profit and loss, sundry small items.....	839.36	
Profit on sale or maturity of ledger assets, real estate, \$641, bonds and stocks, \$16,494.84.....		13,172.25
Increase in book value of ledger assets, bonds.....		17,135.84
		2,041.82
Total income.....		3,471,772.16
Total.....		22,927,256.55

DISBURSEMENTS.

Death claims and additions.....	\$967,766.97	
Matured endowments and additions.....	237,476.01	
Total death claims and endowments.....		1,205,242.98
Surrender values paid in cash, or applied in liquidation of loans or notes.....		513,451.32
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		48,070.56
Dividends applied to pay renewal premiums.....		94,470.94
Dividends applied to purchase paid-up additions and annuities.....		202,341.98
Left with the company to accumulate at interest.....		1,176.68
Total paid policyholders.....		2,064,754.46
Supplementary contracts not involving life contingencies.....		536.92
Dividends with interest, held on deposit surrendered during the year.....		415.27
Commissions to agents.....	208,323.74	
Agency supervision and traveling expenses of supervisors.....	5,003.01	
Branch office expenses.....	38,002.65	
Medical examiners' fees and inspection of risks.....	13,490.24	
Salaries and all other compensation of officers and home office employees.....	85,084.01	
Rent, including company's occupancy of its own buildings.....	29,405.63	
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	31,926.39	
Legal expense.....	56.30	
Furniture, fixtures, and safes.....	8,576.23	
Repairs and expenses (other than taxes) on real estate.....	77,662.42	
Taxes on real estate.....	8,679.48	
State taxes on premiums.....	19,003.08	
Insurance department licenses and fees.....	2,024.51	
All other licenses, fees, and taxes.....	30,295.52	
Home office traveling.....	1,948.32	
Miscellaneous expenditures.....	8,323.17	
Adjustment of matured endowment.....	144.51	
Items of legislative expense.....	102.49	
Loss on sale or maturity of ledger assets; real estate, \$8,525; bonds and stocks, \$18,717.00.....		27,242.00
Decrease in book value of ledger assets, bonds.....		41,496.05
Total disbursements.....		2,703,487.76
Balance.....		20,223,768.79

LEDGER ASSETS.

Book value of real estate	\$578,888.81	
Mortgage loans on real estate	5,328,349.13	
Loans secured by collaterals	70,980.00	
Loans on company's policies assigned as collateral	2,927,181.13	
Premium notes on policies in force	16,523.99	
Book value of bonds and stocks	10,971,976.42	
Cash in office	32.91	
Deposits in trust companies and banks not on interest	139,617.71	
Deposits in trust companies and banks on interest	188,732.02	
Agents' balances	1,486.67	
Total ledger assets	20,223,768.79	

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$54,661.98	
Interest due and accrued on bonds	151,778.79	
Interest due and accrued on collateral loans	523.17	
Interest due and accrued on premium notes, loans, or liens	15,695.62	
	222,664.56	
Net uncollected and deferred premiums:		
New business	38,357.17	
Renewals	258,674.80	
	297,031.97	
Gross assets	20,743,465.32	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	1,486.67	
Book value of ledger assets over market value, stocks and bonds	295,368.42	
	296,855.09	
Admitted assets	20,446,610.23	

LIABILITIES.

Net reserve	18,607,289.00	
Present value of supplementary contracts not involving life contingencies	9,855.00	
Surrender values claimable on policies canceled	185.53	
Death losses in process of adjustment	\$10,000.00	
Death losses reported, no proofs received	96,311.03	
Matured endowments due and unpaid	498.00	
Total policy claims	106,809.03	
Dividends left with the company to accumulate at interest	1,864.16	
Premiums paid in advance, including surrender values so applied	10,845.29	
Unearned interest and rent paid in advance	31,241.61	
Salaries, rents, office expenses, bills, and accounts due or accrued	4,296.96	
Medical examiners' and legal fees due or accrued	1,489.00	
State, county, and municipal taxes due or accrued	55,000.00	
Dividends or other profits due policyholders	1,357.18	
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913	66,505.00	
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913	183,217.00	
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	402,341.00	
Unassigned funds (surplus)	964,314.47	
Total liabilities	20,446,610.23	

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911	\$19,084.64	
Received during the year on old policies	491.23	
	19,575.87	
Deductions during the year, as follows:		
Used in payment of losses and claims	1,046.29	
Used in purchase of surrendered policies	1,935.10	
Redeemed by maker in cash	70.49	
Total reduction of premium note account	3,051.88	
Balance note assets at end of the year	16,523.99	

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	28,044	\$68,227,607.00
Policies issued, revived, changed, and increased during the year.....	2,617	7,034,936.00
Total.....	30,661	75,262,570.00
Deduct policies which have ceased to be in force during the year:		
By death.....	361	1,090,639.00
By maturity.....	75	242,472.00
By expiry.....	40	125,000.00
By surrender.....	500	1,390,143.00
By lapse.....	275	546,353.00
By decrease.....		461,763.00
Not taken.....	237	564,875.00
Total.....	1,488	4,421,245.00
Total policies in force at end of year.....	29,173	70,841,325.00
Reinsured.....	114	992,206.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	216	\$399,700.00
Policies issued during the year.....	61	119,000.00
Total.....	277	518,700.00
Deduct policies ceased to be in force.....	15	28,346.00
Policies in force Dec. 31, 1912.....	262	490,354.00
Losses and claims incurred during the year.....	1	1,000.00
Losses and claims settled during the year.....	1	1,000.00
Premiums received.....		10,634.16

CONNECTICUT MUTUAL LIFE INSURANCE CO., HARTFORD, CONN.

[Located at No. 36 Pearl Street, Hartford, Conn. Incorporated, 1846; commenced business, 1846. John M. Taylor, president; William H. Deming, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$67,525,444.67

INCOME.

First year's premiums on original policies, less reinsurance.....	\$763,160.42	
Surrender values to pay first year's premiums.....	346.05	
Dividends applied to purchase paid-up additions and annuities.....	5,170.84	
Surrender values applied to purchase paid-up insurance and annuities.....	30,330.27	
Consideration for original annuities involving life contingencies.....	26,688.68	
Consideration for supplementary contracts involving life contingencies.....	2,707.23	
Total new premiums.....		828,403.49
Renewal premiums less reinsurance.....	5,000,475.83	
Dividends applied to pay renewal premiums.....	896,628.70	
Surrender values applied to pay renewal premiums.....	1,102.71	
Total renewal premiums.....		5,898,207.24
Total premium income.....		6,726,610.73
Consideration for supplementary contracts not involving life contingencies.....		6,084.70
Dividends left with the company to accumulate at interest.....		373,554.85
Interest on mortgage loans.....	1,582,859.22	
Interest on bonds and dividends on stocks.....	1,079,189.52	
Interest on premium notes, policy loans or liens.....	306,957.71	
Interest on deposits.....	38,703.95	
Interest on other debts due the company.....	46,564.33	
Discount on claims paid in advance.....	261.85	
Rents, including \$35,000 for company's occupancy of its own buildings.....	206,234.57	
Total interest and rents.....		3,260,771.15

Unapplied payments on land contracts (suspense account).....	\$31,355.00
Profit on sale or maturity of ledger assets, real estate and bonds.....	143,316.56
Increase in book value of ledger assets, bonds.....	7,235.59
Total income.....	10,538,928.58
Total.....	78,064,373.25

DISBURSEMENTS.

Death claims and additions.....	\$4,459,122.63
Matured endowments and additions.....	401,501.04
Total death claims and endowments.....	4,860,623.67
Expenses on account of death claims.....	20,930.38
Death claims on account of death claims.....	181.00
Supplementary contracts not involving life contingencies.....	1,200,563.32
Dividends with interest, held on deposit surrendered during the year.....	1,448.76
Commissions to agents.....	30,330.27
Compensation of managers and agents not paid by commissions on new business.....	318,301.36
Agency supervision and traveling expenses of supervisors.....	896,628.70
Branch office expenses.....	5,170.84
Medical examiners' fees and inspection of risks.....	247,788.11
Salaries and all other compensation of officers and home office employees.....	7,581,966.41
Rent, including company's occupancy of its own buildings.....	1,000.12
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	9,818.71
Legal expense.....	255,287.82
Furniture, fixtures, and safes.....	616,720.82
Repairs and expenses (other than taxes) on real estate.....	18,976.85
Taxes on real estate.....	12,702.49
State taxes on premiums.....	54,891.80
Insurance department licenses and fees.....	59,130.32
All other licenses, fees, and taxes.....	244,451.73
Suspense account of Dec. 31, 1911.....	61,726.68
Traveling expenses.....	65,384.07
Recording fees.....	5,394.46
Safe rent.....	6,229.22
Lock repairing.....	107,748.90
Fire insurance on office furniture.....	74,917.24
Clerk hire of farm loan inspector.....	70,892.80
Loss on sale or maturity of ledger assets, real estate and bonds.....	5,689.11
Decrease in book value of ledger assets, bonds.....	172,705.96
Total disbursements.....	9,643,376.62
Balance.....	68,420,996.63

LEDGER ASSETS

Book value of real estate.....	3,548,445.55
Mortgage loans on real estate.....	31,866,720.75
Loans on company's policies assigned as collateral.....	5,895,034.04
Premium notes on policies in force.....	227,397.32
Book value of bonds and stocks.....	25,507,308.25
Deposits in trust companies and banks on interest.....	571,358.72
Bills receivable.....	725.00
Agents' balances.....	596.22
Real estate sold under land contract, balance purchase price.....	803,440.78
Total ledger assets.....	68,420,996.63

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$911,720.35
Interest due and accrued on bonds.....	255,502.96
Interest due and accrued on premium notes, loans, or liens.....	165,168.16
Interest due and accrued on other assets.....	15,541.46
Rents due and accrued on company's property.....	6,966.94
Net uncollected and deferred premiums.....	1,354,899.87
New business.....	90,310.58
Renewals.....	530,046.03
Gross assets.....	620,356.61
Total.....	70,396,253.11

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,290.68
Bills receivable.....	725.00
Premium notes or loans on policies and net premiums in excess of value of their policies.....	4,580.00
Overdue and accrued interest on bonds in default.....	3,006.00
Book value of ledger assets over market value, viz: bonds and stocks.....	987,479.44
Total.....	\$998,081.12
Admitted assets.....	69,398,171.99

LIABILITIES.

Net reserve.....	63,633,632.00
Present value of supplementary contracts not involving life contingencies.....	59,003.20
Surrender values claimable on policies canceled.....	100,374.23
Death losses due and unpaid.....	\$42,474.02
Death losses in process of adjustment.....	101,481.00
Death losses reported, no proofs received.....	200,991.00
Matured endowments due and unpaid.....	8,723.00
Death losses and other policy claims resisted.....	11,000.00
Annuity claims, involving life contingencies, due and unpaid.....	541.15
Total policy claims.....	365,210.17
Dividends left with the company to accumulate at interest.....	1,701,189.55
Premiums paid in advance, including surrender values so applied.....	27,861.09
Unearned interest and rent paid in advance.....	139,610.92
Salaries, rents, office expenses, bills and accounts due or accrued.....	2,500.00
Medical examiners' and legal fees due or accrued.....	14,928.84
State, county, and municipal taxes due or accrued.....	80,000.00
Dividends or other profits due policyholders.....	92,228.84
Reserve for unreported death losses.....	75,000.00
Surrender values credited, with accrued interest.....	4,463.92
Suspense account (unapplied payments on land contracts).....	21,355.00
Supplementary agreements.....	1,700.83
Unassigned funds (surplus).....	3,079,133.40
Total liabilities.....	69,398,171.99

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$253,058.85
Restored by revival of policies.....	7.00
	253,065.85
Deductions during the year as follows:	
Used in payment of losses and claims.....	9,133.11
Used in purchase of surrendered policies.....	\$58.00
Voided by lapse.....	188.00
Used in payment of dividends to policyholders.....	12,586.82
Redeemed by maker in cash.....	2,932.60
Total reduction of premium note account.....	25,698.53
Balance note assets at end of the year.....	227,367.32

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	83,730	\$199,720,250.04
Policies issued, revived, changed, and increased during the year.....	10,511	24,807,963.15
Total.....	94,241	224,528,213.19
Deduct policies which have ceased to be in force during the year:		
By death.....	2,054	4,521,532.55
By maturity.....	187	388,021.04
By expiry.....	45	169,657.96
By surrender.....	2,128	3,797,596.21
By lapse.....	1,608	3,260,550.00
By decrease.....		871,395.00
Not taken.....	539	1,580,685.00
Total.....	6,561	14,589,437.76
Total policies in force at end of year.....	87,680	209,938,775.43

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	811	\$2,022,580.00
Policies issued during the year.....	126	298,338.00
Total.....	937	2,320,918.00
Deduct policies ceased to be in force.....	90	233,436.00
Policies in force Dec. 31, 1912.....	847	2,087,482.00
Losses and claims unpaid Dec. 31, 1911.....	1	300.00
Losses and claims incurred during the year.....	20	52,897.00
Total.....	21	53,197.00
Losses and claims settled during the year.....	19	51,408.00
Losses and claims unpaid Dec. 31, 1912.....	2	1,789.00
Premiums received.....		69,442.66

EUREKA LIFE INSURANCE CO., BALTIMORE, MD.

[Located at No. 9 East Franklin Street, Baltimore, Md. Incorporated, 1882, commenced business, 1882
W. S. Gillespie, president; J. P. Sansom, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$233,567.14

INCOME.

First year's premiums on original policies, less reinsurance.....		\$36,653.05
Renewal premiums less reinsurance.....	223,417.51	
Paid in on account of renewals on lapsed policies.....	302.23	
Total renewal premiums.....	223,719.74	
Total premium income.....		260,372.79
Interest on mortgage loans.....	1,104.30	
Interest on ground rents.....	780.85	
Interest on bonds and dividends on stocks.....	5,847.50	
Interest on premium notes, policy loans or liens.....	20.97	
Interest on deposits.....	430.86	
Rents—including \$1,800 for company's occupancy of its own buildings.....	1,800.00	
Total interest and rents.....		9,984.48
Agents' cash bonds.....	193.25	
Sale of stationery.....	176.25	
Paid in on advances and deficiencies.....	271.83	
From all other sources.....	2.30	
		643.63
Total income.....		271,000.90
Total.....		504,568.04

DISBURSEMENTS.

Death claims and additions.....	55,036.63	
Sick benefits paid.....	38,993.50	
Total death claims and sick claims.....		94,030.13
Surrender values paid in cash, or applied in liquidation of loans or notes.....		655.22
Total paid policyholders.....		94,685.35
Expense of investigation and settlement of policy claims, including legal expenses.....		134.29
Agents' cash bonds returned.....		269.10
Commissions to agents.....		98,641.00
Agency supervision and traveling expenses of supervisors.....		809.33
Branch office expenses.....		13,525.76
Medical examiners' fees and inspection of risks.....		8,717.76
Salaries and all other compensation of officers and home office employees.....		18,595.67
Rent—including company's occupancy of its own buildings.....		3,745.50
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....		4,696.93
Legal expense.....		350.00
Furniture, fixtures, and safes.....		460.34
Repairs and expenses (other than taxes) on real estate.....		1,087.24
Taxes on real estate.....		235.24
State taxes on premiums.....		1,298.99

Insurance department licenses and fees.....		\$612.50
Advances made agents on deficiencies.....	\$741.58	
Fuel.....	155.99	
Lights.....	89.90	
Horse hire.....	233.50	
Incidentals.....	94.53	
		<u>1,315.50</u>
Total disbursements.....		<u>249,180.50</u>
Balance.....		<u>255,387.54</u>

LEDGER ASSETS.

Book value of real estate.....	24,786.87
Ground rents.....	26,451.12
Mortgage loans on real estate.....	18,100.00
Loans on company's policies assigned as collateral.....	465.89
Book value of bonds and stocks.....	163,848.59
Cash in office.....	2,485.40
Deposits in trust companies and banks on interest.....	19,249.67
Total ledger assets.....	<u>255,387.54</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$190.55
Interest due and accrued on bonds.....	398.03
Interest due and accrued on other assets, ground rents accrued.....	447.77
	<u>1,036.35</u>
Net uncollected and deferred premiums; new business.....	1,756.12
Stationery and printed matter.....	1,000.00
Furniture, fixtures and safes.....	2,000.00
Gross assets.....	<u>261,180.01</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$1,000.00
Furniture, fixtures and safes.....	2,000.00
Book value of ledger assets over market value, viz, bonds and stocks.....	1,936.09
	<u>4,936.09</u>
Admitted assets.....	<u>256,243.92</u>

LIABILITIES.

Net reserve.....	160,451.47
Death losses and other policy claims resisted.....	210.00
Premiums paid in advance, including surrender values so applied.....	2,863.79
State, county, and municipal taxes due or accrued.....	1,978.10
Unassigned funds (surplus).....	90,740.56
Total liabilities.....	<u>256,242.92</u>

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	344	\$166,875.00	48,423	\$4,440,398.00
Policies issued, revived, changed, and increased during the year.....	57	34,500.00	34,187	3,714,515.50
Total.....	401	201,375.00	82,610	8,163,913.50
Deduct policies which have ceased to be in force during the year:				
By death.....	6	3,250.00	949	88,965.00
By surrender.....			41	9,812.00
By lapse.....	64	41,875.00	28,507	2,860,767.50
Total.....	70	45,125.00	29,497	2,959,544.50
Total policies in force at end of year.....	331	156,250.00	53,113	5,204,369.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1911.....	46	\$30,500.00	11,008	\$969,566.00
Policies issued during the year.....	7	6,000.00	10,469	1,068,842.50
Total.....	53	36,500.00	21,477	2,038,408.50
Deduct policies ceased to be in force.....	16	15,750.00	9,243	834,920.50
Policies in force Dec. 31, 1912.....	37	20,750.00	12,234	1,203,488.00
Losses and claims incurred during the year:				
Sick claims.....			749	3,562.75
Death claims.....	2	1,000.00	200	12,619.60
Losses and claims settled during the year.....	2	1,000.00	949	16,182.35
Premiums received.....		744.68		53,140.67

FIDELITY MUTUAL LIFE INSURANCE CO., PHILADELPHIA, PA.

[Located at No. 112-116 North Broad Street, Philadelphia, Pa. Incorporated, 1878; commenced business, 1879. L. G. Fouse, president; Chas. G. Dodge, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$24,089,942.12

INCOME.

First year's premiums on original policies, less reinsurance.....	\$450,315.35	
Surrender values to pay first year's premiums.....	787.56	
Dividends applied to purchase paid-up additions and annuities..	30,750.66	
Surrender values applied to purchase paid-up insurance and annuities.....	1,501.34	
Consideration for supplementary contracts involving life contingencies.....	665.82	
Total new premiums.....		\$484,020.73
Renewal premiums less reinsurance.....	4,178,774.52	
Dividends applied to pay renewal premiums.....	159,255.77	
Dividends applied to shorten the endowment or premium-paying period.....	5,534.76	
Surrender values applied to pay renewal premiums.....	4,788.30	
Renewal premiums for deferred annuities.....	3,815.02	
Total renewal premiums.....		4,352,168.37
Total premium income.....		4,836,189.10
Consideration for supplementary contracts not involving life contingencies.....		35,342.33
Dividends left with the company to accumulate at interest.....		9,846.44
Interest on mortgage loans.....	\$443,786.17	
Interest on collateral loans.....	8,195.79	
Interest on bonds and dividends on stocks.....	352,645.31	
Interest on premium notes, policy loans, or liens.....	383,867.77	
Interest on deposits.....	7,805.21	
Interest on other debts due the company:		
Deferred premiums.....	11,660.20	
Agents' balance.....	9,161.62	
Rents, including \$40,000 for company's occupancy of its own buildings.....	95,176.06	
Total interest and rents.....		1,312,298.13
Policy fees.....		131.00
Profit on sale or maturity of ledger assets, real estate \$594 74, bonds \$11,809 14.....		12,403.88
Increase in book value of ledger assets, bonds.....		6,988.42
Total income.....		6,213,199.30
Total.....		<u>30,303,141.42</u>

DISBURSEMENTS.

Death claims and additions.....	\$1,623,479.74
Matured endowments and additions.....	37,886.14
Total death claims and endowments.....	\$1,661,365.88
Annuities involving life contingencies.....	16,019.92
Surrender values paid in cash or applied in liquidation of loans or notes.....	627,993.10
Surrender values applied to pay new and renewal premiums.....	5,575.86
Surrender values applied to purchase paid-up insurance and annuities.....	1,501.34
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....	25,402.54
Dividends applied to pay renewal premiums.....	159,255.77
Dividends applied to shorten the endowment or premium-paying period.....	5,534.70
Dividends applied to purchase paid-up additions and annuities.....	30,750.66
Left with the company to accumulate at interest.....	9,846.44
Total paid policyholders.....	2,543,246.27
Expense of investigation and settlement of policy claims, including legal expenses.....	3,619.70
Supplementary contracts not involving life contingencies.....	33,985.32
Dividends with interest, held on deposit surrendered during the year.....	2,548.65
Commissions to agents.....	372,545.41
Compensation of managers and agents not paid by commissions on new business.....	3,700.00
Agency supervision and traveling expenses of supervisors.....	26,610.24
Branch office expenses.....	88,439.62
Medical examiners' fees and inspection of risks.....	43,036.36
Salaries and all other compensation of officers and home office employees.....	172,976.68
Rent, including company's occupancy of its own buildings.....	68,558.44
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	57,526.06
Legal expense.....	11,457.74
Furniture, fixtures, and safes.....	3,798.94
Repairs and expenses (other than taxes) on real estate.....	53,984.36
Taxes on real estate.....	12,947.99
State taxes on premiums.....	73,207.11
Insurance department licenses and fees.....	6,720.17
All other licenses, fees and taxes.....	53,231.30
Examination by Pennsylvania department.....	\$885.00
Miscellaneous expenses.....	9,606.62
Miscellaneous investment expenses.....	287.70
Loss on sale or maturity of ledger assets—bonds.....	10,779.32
Decrease in book value of ledger assets—bonds.....	43.89
Total disbursements.....	3,646,301.71
Balance.....	26,656,839.71

LEDGER ASSETS.

Book value of real estate.....	1,340,268.81
Mortgage loans on real estate.....	9,265,999.64
Loans secured by collaterals.....	201,292.86
Loans on company's policies assigned as collateral.....	7,260,373.01
Premium notes on policies in force.....	442,061.42
Book value of bonds and stocks.....	7,355,381.45
Cash in office.....	567.14
Deposits in trust companies and banks on interest.....	360,478.53
Bills receivable.....	27,775.87
Agents' balances.....	402,640.98
Total ledger assets.....	26,656,839.71

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$192,929.05
Interest due and accrued on bonds.....	115,268.89
Interest due and accrued on collateral loans.....	1,205.64
Interest due and accrued on premium notes, loans, or liens.....	74,163.57
Rents due and accrued on company's property.....	387.33
Market value of real estate over book value.....	383,954.48
Net uncollected and deferred premiums:	56,294.69
New business.....	24,542.09
Renewals.....	425,159.52
Gross assets.....	449,701.61
Total.....	27,546,790.49

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	410,482.35
Bills receivable.....	27,775.87
Premium notes or loans on policies and net premiums in excess of value of their policies.....	94,159.37
Book value of ledger assets over market value, viz, bonds and stocks.....	332,119.45
Total.....	864,537.04
Admitted assets.....	26,682,253.45

LIABILITIES.

Net reserve.....	\$23,035,782.00
Present value of supplementary contracts not involving life contingencies.....	400,209.32
Surrender values claimable on policies canceled.....	7,984.69
Death losses in process of adjustment.....	\$23,563.10
Death losses reported, no proofs received.....	193,081.00
Death losses and other policy claims resisted.....	28,282.10
Total policy claims.....	244,926.20
Due and unpaid on supplementary contracts not involving life contingencies.....	1,280.00
Dividends left with the company to accumulate at interest.....	26,601.11
Premiums paid in advance, including surrender values so applied.....	17,900.46
Unearned interest and rent paid in advance.....	131,785.00
Commissions due agents on premium notes, when paid.....	12,943.77
Salaries, rents, office expenses, bills and accounts due or accrued.....	4,099.80
Medical examiners' fees due or accrued.....	9,100.00
State, county, and municipal taxes due or accrued.....	74,334.41
Dividends or other profits due policyholders.....	12,137.90
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	229,717.08
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	16,560.86
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	1,523,293.98
Unassigned funds (surplus).....	933,596.87
Total liabilities.....	26,682,253.45

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$415,597.71
Received during the year on new policies.....	130,965.73
Received during the year on old policies.....	547,311.91
Redeemed by maker in cash.....	651,813.93
Total reduction of premium note account.....	651,813.93
Balance note assets at end of the year.....	442,061.42

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	62,065	\$129,562,543.00
Policies issued, revived, changed, and increased during the year.....	7,619	17,246,484.00
Total.....	69,684	146,809,027.00
Deduct policies which have ceased to be in force during the year:		
By death.....	719	1,720,747.00
By maturity.....	28	37,980.00
By expiry.....	491	954,886.00
By surrender.....	1,302	2,927,840.00
By lapse.....	3,016	6,141,201.00 ^b
By decrease.....	11	347,157.00
Not taken.....	1,150	2,841,765.00
Total.....	6,717	14,971,576.00
Total policies in force at end of year.....	62,967	131,837,451.00
Reinsured.....	26	348,744.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	538	\$1,054,671.00
Policies on the lives of citizens of said District transferred during the year.....	26	56,000.00
Policies issued during the year.....	55	155,383.00
Total.....	619	1,266,054.00
Deduct policies ceased to be in force.....	86	167,492.00
Policies in force Dec. 31, 1912.....	533	1,098,562.00
Losses and claims incurred during the year.....	6	7,000.00
Losses and claims settled during the year.....	5	6,000.00
Losses and claims unpaid Dec. 31, 1912.....	1	1,000.00
Premiums received.....		43,483.44

JOHN HANCOCK MUTUAL LIFE INSURANCE CO., BOSTON, MASS.

[Located at No. 173 Devonshire Street, Boston, Mass. Incorporated, 1862; commenced business 1862.
Roland O. Lamb, president; Walton L. Crocker, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$79,843,270.18

INCOME.

First year's premiums on original policies, less reinsurance.....	\$1,357,119.32	
Surrender values to pay first year's premiums.....	83.37	
Dividends applied to purchase paid-up additions and annuities.....	107,503.27	
Surrender values applied to purchase paid-up insurance and annuities.....	116,193.60	
Total new premiums.....		1,580,904.56
Renewal premiums less reinsurance.....	20,324,517.71	
Dividends applied to pay renewal premiums.....	1,739,703.67	
Surrender values applied to pay renewal premiums.....	891.76	
Total renewal premiums.....		22,065,118.14
Total premium income.....		23,646,022.70
Consideration for supplementary contracts not involving life contingencies.....		33,973.00
Dividends left with the company to accumulate at interest.....		33,192.53
Interest on mortgage loans.....	1,853,168.15	
Interest on collateral loans.....	6,000.00	
Interest on bonds and dividends on stocks.....	1,483,054.99	
Interest on premium notes, policy loans or liens.....	294,452.05	
Interest on deposits.....	34,262.25	
Interest on other debts due the company.....	5,610.59	
Discount on claims paid in advance.....	1,644.25	
Rents—including \$126,500 for company's occupancy of its own buildings.....	343,062.42	
Total interest and rents.....		4,021,254.70
Accumulation fund.....	133.10	
Miscellaneous.....	100.00	
		233.10
Agents' balances previously charged off.....		2,454.64
Profit on sale or maturity of ledger assets—bonds.....		20,747.77
Increase in book value of ledger assets—bonds.....		22,847.53
Total income.....		27,780,726.02
Total.....		107,623,996.20

DISBURSEMENTS.

Death claims and additions.....	\$6,584,316.90	
Matured endowments and additions.....	352,021.00	
Total death claims and endowments.....		6,936,337.90
Premium notes and liens voided by lapse, less \$5,564.21 restorations.....		9,505.29
Surrender values paid in cash, or applied in liquidation of loans or notes.....		1,461,970.09
Surrender values applied to pay new and renewal premiums.....		980.13
Surrender values applied to purchase paid-up insurance and annuities.....		116,193.60
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		122,053.30
Dividends applied to pay renewal premiums.....		1,739,703.67
Dividends applied to purchase paid-up additions and annuities.....		107,503.27
Left with the company to accumulate at interest.....		33,192.53
Total paid policyholders.....		10,527,447.78
Expense of investigation and settlement of policy claims, including legal expenses.....		42,576.75
Supplementary contracts not involving life contingencies.....		35,664.45
Dividends with interest, held on deposit surrendered during the year.....		10,300.03
Commissions to agents.....		3,619,509.17
Agency supervision and traveling expenses of supervisors.....		101,446.53
Agency office expenses.....		973,629.06
Medical examiners' fees and inspection of risks.....		352,866.10
Salaries and all other compensation of officers and home office employees.....		662,590.74
Rent—including company's occupancy of its own buildings.....		242,602.90
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		243,234.22
Legal expense.....		5,198.70
Furniture, fixtures, and safes.....		28,698.10
Repairs and expenses (other than taxes) on real estate.....		98,403.42
Taxes on real estate.....		68,030.48
State taxes on premiums.....		211,869.21
Insurance department licenses and fees.....		18,528.04
All other licenses, fees and taxes.....		85,611.42
Incidental expenses.....	\$25,155.73	
Investment expense.....	61,099.66	
Repairs and alterations (other than real estate).....	4,316.83	
Miscellaneous.....	4,735.00	
		95,307.22
Agents' balances charged off.....		3,124.20
Loss on sale or maturity of ledger assets—bonds.....		7,263.73
Decrease in book value of ledger assets—bonds.....		19,177.04
Total disbursements.....		17,463,079.29
Balance.....		90,160,916.91

LEDGER ASSETS.

Book value of real estate	\$4,151,866.27
Mortgage loans on real estate	40,067,315.04
Loans secured by collaterals	600,000.00
Loans on company's policies assigned as collateral	6,376,143.70
Premium notes on policies in force	313,214.14
Book value of bonds and stocks	37,404,549.26
Cash in office	4,143.94
Deposits in trust companies and banks not on interest	20,531.76
Deposits in trust companies and banks on interest	1,216,440.34
Agents' balances	6,712.46
Total ledger assets	90,160,916.91

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$938,007.22
Interest due and accrued on bonds	526,700.51
Interest due and accrued on collateral loans	3,200.00
Interest due and accrued on premium notes, loans or liens	106,366.04
Interest due and accrued on other assets	3,245.21
Rents due and accrued on company's property	30,098.98
Net uncollected and deferred premiums—	
Weekly premium	83,309.94
New business	266,395.28
Renewals	1,466,698.26
Gross assets	93,584,938.35

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$18,028.61
Premium notes or loans on policies and net premiums in excess of value of their policies	510.00
Book value of ledger assets over market value, viz, bonds and stocks	1,102,477.78
Admitted assets	92,463,921.96

LIABILITIES.

Net reserve	80,718,773.00
Present value of supplementary contracts not involving life contingencies	271,637.15
Surrender values claimable on policies canceled	213,034.38
Death losses due and unpaid	\$13,909.00
Death losses in process of adjustment	37,694.10
Death losses reported, no proofs received	164,969.50
Matured endowments due and unpaid	1,414.00
Death losses and other policy claims resisted	40,205.43
Total policy claims	258,192.08
Due and unpaid on supplementary contracts not involving life contingencies	506.60
Dividends left with the company to accumulate at interest	74,944.55
Premiums paid in advance, including surrender values so applied	297,971.01
Unearned interest and rent paid in advance	71,191.51
Commissions to agents due or accrued	64,988.24
Salaries, rents, office expenses, bills and accounts due or accrued	45,231.15
Medical examiners' and legal fees due or accrued	5,701.50
State, county, and municipal taxes due or accrued	332,121.62
Dividends or other profits due policy holders	106,720.85
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913	2,131,066.25
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913	119,698.95
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	232,901.75
Reserve or surplus funds not otherwise included in liabilities:	
Sinking fund John Hancock Building	32,399.38
Accumulation fund	133.10
Unassigned funds (surplus)	7,486,658.90
Total liabilities	92,463,921.96

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911	\$309,853.05
Received during the year on old policies	100,980.40
Restored by revival of policies	5,564.21
Deductions during the year as follows:	
Used in payment of losses and claims	7,714.75
Used in purchase of surrendered policies	7,010.53
Voided by lapse	15,072.50
Used in payment of dividends to policyholders	30,558.98
Redeemed by maker in cash	42,826.71
Total reduction of premium note account	103,183.52
Balance note assets at end of the year	313,214.14

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	165,349	\$271,091,438.00	2,042,402	\$342,377,838.00
Policies issued, revived, changed and increased during the year.....	33,338	52,381,932.00	437,890	74,668,764.00
Total.....	198,687	323,473,370.00	2,480,292	417,046,602.00
Deduct policies which have ceased to be in force during the year:				
By death.....	1,167	2,179,422.00	28,870	4,528,356.00
By maturity.....	205	338,424.00	41	3,799.00
By expiry.....	94	221,463.00	186	46,500.00
By surrender.....	3,228	3,352,436.00	38,772	7,470,625.00
By lapse.....	7,133	10,239,605.00	245,679	39,448,905.00
By decrease.....	135	4,328,107.00		
Not taken.....	3,987	6,308,245.00		
Total.....	15,947	26,967,702.00	313,548	51,498,185.00
Total policies in force at end of year.....	182,738	296,505,668.00	2,166,744	365,548,417.00
Reinsured.....	29	446,689.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	906	\$2,520,165.00
Policies issued during the year.....	155	655,395.00
Total.....	1,061	3,175,560.00
Deduct policies ceased to be in force.....	77	284,228.00
Policies in force Dec. 31, 1912.....	984	2,891,332.00
Losses and claims incurred during the year.....	6	22,999.00
Losses and claims settled during the year.....	5	21,999.00
Losses and claims unpaid Dec. 31, 1912.....	1	1,000.00
Premiums received.....		90,942.98

MASSACHUSETTS MUTUAL LIFE INSURANCE CO., SPRINGFIELD, MASS.

[Located at No. 500 Main Street, Springfield, Mass. Incorporated, 1851; commenced business, 1851. William W. McClench, president; Wheeler H. Hall, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$63,193,432.98

INCOME.

First year's premiums on original policies, less reinsurance.....	\$1,229,016.37	
Dividends applied to purchase paid-up additions and annuities.....	101,617.73	
Consideration for supplementary contracts involving life contingencies.....	14,547.04	
Total new premiums.....		1,345,181.14
Renewal premiums less reinsurance.....	7,671,894.69	
Dividends applied to pay renewal premiums.....	1,236,051.06	
Total renewal premiums.....		8,907,945.75
Total premium income.....		10,253,126.89
Consideration for supplementary contracts not involving life contingencies.....		179,569.92
Dividends left with the company to accumulate at interest.....		252,944.16
Interest on mortgage loans.....	1,212,923.76	
Interest on bonds and dividends on stocks.....	1,238,384.04	
Interest on premium notes, policy loans or liens.....	574,840.62	
Interest on deposits.....	19,182.35	
Interest on other debts due the company.....	9,359.84	
Discount on claims paid in advance.....	50.37	
Rents—including \$40,000 for company's occupancy of its own buildings.....	69,058.15	
Total interest and rents.....		3,123,799.13

REPORT OF THE DEPARTMENT OF INSURANCE.

53

Commissions on mortgage loans in excess of loan agency expenses.....	\$11,104.41	
Protest fees.....	14.79	
Seventh dividend Capital National Bank, Guthrie, Okla.....	.49	
		\$11,119.69
Increase in book value of ledger assets—bonds.....		12,612.87
Total income.....		13,833,172.66
Total.....		77,026,606.64

DISBURSEMENTS.

Death claims and additions.....	\$3,088,335.55	
Matured endowments and additions.....	335,627.00	
Total death claims and endowments.....		3,423,962.55
Premium notes and liens voided by lapse, less \$21,408.87 restorations.....		24,737.01
Surrender values paid in cash or applied in liquidation of loans or notes.....		1,127,842.28
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		254,077.37
Dividends applied to pay renewal premiums.....		1,236,051.06
Dividends applied to purchase paid-up additions and annuities.....		101,617.73
Left with company to accumulate at interest.....		252,944.16
Total paid policyholders.....		6,421,232.16
Expenses of investigation and settlement of policy claims, including legal expenses.....		1,875.41
Supplementary contracts not involving life contingencies.....		103,508.89
Dividends with interest, held on deposit, surrendered during the year.....		107,495.58
Commissions to agents.....		1,025,421.34
Compensation of managers and agents not paid by commissions on new business.....		24,616.44
Agency supervision and traveling expenses of supervisors.....		3,644.71
Branch office expenses.....		115,360.80
Medical examiners' fees and inspection of risks.....		96,919.98
Salaries and all other compensation of officers and home office employees.....		281,539.08
Rent—including company's occupancy of its own buildings.....		94,188.13
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		119,038.44
Legal expense.....		200.00
Furniture, fixtures and safes.....		12,120.85
Repairs and expenses (other than taxes) on real estate.....		27,760.08
Taxes on real estate.....		17,880.68
State taxes on premium.....		115,544.37
Insurance department licenses and fees.....		13,924.64
All other licenses, fees, and taxes.....		77,378.70
Home office and agency traveling.....	\$7,852.18	
Surety bonds and publications.....	5,976.99	
		13,829.17
Heat, light, and repairs.....	1,583.79	
Shipping supplies and janitor's service.....	2,708.29	
		4,292.08
Miscellaneous.....		8,259.98
Commission on bonds and real estate purchased and sold.....		1,918.75
Refund on sale of real estate, contract not completed.....		100.00
Protest fees.....		30.35
Taxes and expenses in connection with mortgage loans.....		404.28
Loss on sale or maturity of ledger assets—real estate.....		16,800.00
Decrease in book value of ledger assets:		
Real estate.....	1,401.31	
Bonds.....	42,874.06	
		44,275.37
Total disbursements.....		8,749,561.21
Balance.....		68,277,044.43

LEDGER ASSETS.

Book value of real estate.....	963,000.00	
Mortgage loans on real estate.....	20,146,764.00	
Loans on company's policies assigned as collateral.....	9,617,916.10	
Premium notes on policies in force.....	978,025.94	
Book value of bonds and stocks.....	29,958,405.71	
Cash in office.....	2,929.64	
Deposits in trust companies and banks not on interest.....	172,936.96	
Deposits in trust companies and banks on interest.....	437,066.08	
Total ledger assets.....		68,277,044.43

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	390,419.45	
Interest due and accrued on bonds.....	439,469.64	
Interest due and accrued on premium notes, loans, or liens.....	202,753.91	
Interest due and accrued on other assets—bank deposits.....	417.77	
Rents due and accrued on company's property.....	50.42	
		1,033,111.19
Net uncollected and deferred premiums.....	New business. Renewals.	
	\$199,073.23 \$1,128,638.23	1,327,711.43
Gross assets.....		70,637,867.05

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz, bonds and stocks	\$1,022,666.71
Admitted assets.....	69,615,200.34

LIABILITIES.

Net reserve	61,346,149.00
Present value of supplementary contracts not involving life contingencies computed by company.....	618,594.24
Death losses in process of adjustment.....	\$19,072.00
Death losses reported, no proofs received.....	275,539.00
Matured endowments due and unpaid.....	1,864.00
Death losses and other policy claims resisted.....	6,490.14
Total policy claims.....	302,965.14
Dividends left with the company to accumulate at interest.....	1,197,231.95
Premiums paid in advance, including surrender values so applied.....	57,749.00
Unearned interest and rent paid in advance.....	1,065.35
Salaries, rent, office expenses, bills, and accounts due or accrued.....	5,966.64
Medical examiners' and legal fees due or accrued.....	21,237.50
State, county, and municipal taxes due or accrued.....	187,006.45
Dividends or other profits due policyholders.....	90,627.48
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	843,172.26
Unassigned funds (surplus).....	4,943,435.33
Total liabilities.....	69,615,200.34

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$904,956.69
Received during the year on old policies.....	303,176.79
Restored by revival of policies.....	21,408.87
	\$1,229,542.35
Deductions during the year as follows:	
Used in payment of losses and claims.....	22,193.74
Used in purchase of surrendered policies.....	43,909.23
Voided by lapse.....	46,145.88
Used in payment of dividends to policyholders.....	92,833.61
Redeemed by maker in cash.....	46,433.95
Total reduction of premium note account.....	251,516.41
Balance note assets at end of the year.....	978,025.94

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	126,159	\$287,213,939.00
Policies issued, revived, changed, and increased during the year.....	17,646	45,503,049.00
Total.....	143,805	332,716,988.00
Deduct policies which have ceased to be in force during the year:		
By death.....	1,146	3,228,808.00
By maturity.....	161	347,050.00
By expiry.....	267	799,146.00
By surrender.....	2,255	6,089,362.00
By lapse.....	2,623	5,520,416.00
By decrease.....		1,551,632.00
Not taken.....	1,821	5,301,506.00
Total.....	8,278	22,837,920.00
Total policies in force at end of year.....	135,527	309,879,068.00
Reinsured.....	211	2,296,016.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	637	\$1,530,687.00
Policies on the lives of citizens of said District issued during the year.....	107	206,000.00
Total.....	744	1,736,687.00
Deduct policies ceased to be in force.....	44	150,981.00
Policies in force Dec. 31, 1912.....	700	1,585,706.00
Losses and claims unpaid Dec. 31, 1911.....	2	4,000.00
Losses and claims incurred during the year.....	3	39,000.00
Total.....	5	43,000.00
Losses and claims settled during the year.....	5	43,000.00
Premiums received.....		61,850.87

MUTUAL BENEFIT LIFE INSURANCE CO., NEWARK, N. J.

[Located at No. 750 Broad Street, Newark, N. J. Incorporated, 1845; commenced business, 1845. Frederick Frelinghuysen, president; J. William Johnson, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$142,139,080.45

INCOME.

First year's premiums on original policies, less reinsurance...	\$2,772,354.74	
Surrender values to pay first year's premiums.....	9,703.79	
Dividends applied to purchase paid-up additions and annuities.....	517,250.13	
Consideration for original annuities involving life contingencies.....	68,523.79	
Total new premiums.....		\$3,367,832.45
Renewal premiums less reinsurance.....	16,555,118.07	
Dividends applied to pay renewal premiums.....	2,267,069.88	
Dividends applied to shorten the endowment or premium-paying period.....	498,043.05	
Surrender values applied to pay renewal premiums.....	15,143.70	
Renewal premiums for deferred annuities.....	16,466.78	
Total renewal premiums.....		19,351,841.48
Total premium income.....		22,719,673.93
Consideration for supplementary contracts not involving life contingencies.....		592,526.64
Interest on mortgage loans.....	3,524,214.60	
Interest on collateral loans.....	86,425.50	
Interest on bonds.....	1,795,629.26	
Interest on premium notes, policy loans or liens.....	1,561,081.52	
Interest on deposits.....	32,423.41	
Interest on other debts due the company—agents' accounts.....	900.80	
Discount on claims paid in advance.....	58.23	
Rents.....	91,582.98	
Total interest and rents.....		7,092,316.30
Doubtful debt recovered.....	800.00	
Exchange of coupon bonds for registered bonds of same issue.....	350.00	
		1,150.00
Profit on sale or maturity of ledger assets:		
Real estate.....	18,173.54	
Bonds.....	1,800.00	
		19,973.54
Increase in book value of ledger assets—bonds.....		28,090.62
Total income.....		30,453,731.03
Total.....		<u>172,592,811.48</u>

DISBURSEMENTS.

Death claims and additions.....	\$7,418,688.60
Matured endowments and additions.....	1,744,945.44
Total death claims and endowments.....	
Annuities involving life contingencies.....	9,163,634.04
Premium notes and liens voided by lapse.....	167,385.09
Surrender values paid in cash or applied in liquidation of loans or notes.....	1,983.57
Surrender values applied to pay new and renewal premiums.....	3,355,239.19
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....	24,847.49
Dividends applied to shorten the endowment or premium-paying period.....	385,514.42
Dividends applied to pay renewal premiums.....	2,267,069.88
Dividends applied to purchase paid-up additions and annuities.....	498,043.05
	517,250.13
Total paid policyholders.....	16,380,966.86

Expense of investigation and settlement of policy claims, including legal expenses.....		\$204. 01
Supplementary contracts not involving life contingencies.....		312, 265. 61
Commissions to agents.....		2, 381, 937. 55
Commuted renewal commissions.....		8, 800. 00
Compensation of managers and agents not paid by commissions on new business.....		680. 19
Agency supervision and traveling expenses of supervisors.....		49, 750. 56
Agency expenses.....		22, 725. 83
Medical examiners' fees and inspection of risks.....		163, 535. 91
Salaries and all other compensation of officers and home office employees.....		449, 683. 94
Rent.....		79, 876. 43
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		105, 994. 01
Legal expense.....		47, 661. 31
Furniture, fixtures, and safes.....		3, 258. 04
Repairs and expenses (other than taxes) on real estate.....		25, 440. 03
Taxes on real estate.....		53, 540. 46
State taxes on premiums.....		251, 527. 98
Insurance department licenses and fees.....		18, 768. 00
All other licenses, fees, and taxes.....		263, 605. 29
Mortgage loan expense.....		\$42, 275. 18
Heat and light.....	\$11, 938. 09	
Restaurant.....	19, 941. 90	
		31, 879. 99
Laundry and extra janitor service.....	1, 971. 11	
Home office supplies.....	19, 332. 79	
		21, 303. 90
Home office repairs.....	889. 18	
Detective service.....	340. 00	
		1, 229. 18
Special street-lighting assessment.....	109. 38	
Petty cash.....	1, 058. 37	
		1, 167. 75
Medico actuarial mortality investigation.....	2, 929. 89	
Miscellaneous office expenses.....	1, 781. 53	
		4, 711. 42
Agents' balances charged off.....		102, 567. 42
Agents' over remittances.....		11, 732. 25
Loss on sale or maturity of ledger assets—real estate.....		15, 488. 52
Decrease in book value of ledger assets—		1, 969. 28
Real estate.....	37, 818. 75	
Bonds.....	132, 837. 50	
		170, 656. 25
Total disbursements.....		20, 922, 635. 73
Balance.....		151, 670, 175. 75

LEDGER ASSETS.

Book value of real estate.....		2, 757, 168. 77
Mortgage loans on real estate.....		75, 901, 444. 58
Loans secured by collaterals.....		2, 000, 000. 00
Loans on company's policies assigned as collateral or secured by terms of policies.....		21, 633, 644. 43
Premium notes on policies in force.....		5, 950, 430. 14
Book value of bonds.....		42, 172, 340. 71
Cash in office.....		8, 330. 18
Deposits in trust companies and banks not on interest.....		108, 373. 72
Deposits in trust companies and banks on interest.....		1, 110, 312. 83
Agents' balances.....		28, 130. 39
Total ledger assets.....		151, 670, 175. 75

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1, 755, 711. 82	
Interest due and accrued on bonds.....	(44, 090. 92)	
Interest due and accrued on premium notes, loans or liens.....	790, 861. 24	
		3, 190, 663. 98
Net uncollected and deferred premiums:		
New business.....	336, 450. 72	
Renewals.....	1, 759, 521. 98	
		2, 095, 972. 70
Gross assets.....		156, 956, 812. 43

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	33, 035. 85	
Book value of ledger assets over market value, viz, bonds.....	130, 650. 67	
		163, 686. 52
Admitted assets.....		156, 793, 125. 91

LIABILITIES.

Net reserve.....		141, 983, 605. 00
Present value of supplementary contracts not involving life contingencies.....		2, 170, 337. 69
Death losses in process of adjustment.....	\$151, 335. 63	
Death losses reported, no proofs received.....	400, 000. 00	
Matured endowments due and unpaid.....	44, 498. 00	
Death losses and other policy claims resisted.....	22, 500. 00	
Total policy claims.....		618, 333. 63

Premiums paid in advance, including surrender values so applied	\$74,456.01
Unearned interest and rent paid in advance	782.79
Commissions to agents due or accrued	10,223.75
Cost of collection on uncollected and deferred premiums in excess of loading	92,061.33
Salaries, rents, office expenses, bills and accounts due or accrued	50,000.00
Medical examiners	39,901.00
State, county, and municipal taxes due or accrued	580,000.00
Dividends or other profits due policyholders	496,652.88
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913	4,901,200.65
Reserve or surplus funds not otherwise included in liabilities, contingency reserve funds	
Suspended mortality fund	\$3,017,471.00
Dividend equalization fund	316,627.30
Security fluctuation and real estate depreciation fund	2,441,472.88
	5,775,571.18
Total liabilities	156,793,125.91

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911	\$5,862,267.09
Received during the year on new policies	6,410.10
Received during the year on old policies	1,061,747.53
	6,930,424.72
Deductions during the year as follows:	
Used in payment of losses and claims	254,082.44
Used in purchase o. surrendered policies	362,268.73
Voided by lapse	1,983.57
Used in payment of dividends to policyholders	30,939.14
Redeemed by maker in cash	330,720.70
Total reduction of premium note account	979,994.58
Balance note assets at end of the year	5,950,430.14

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911	246,291	\$589,808,817.00
Policies issued, revived, changed, and increased during the year	35,344	89,083,309.40
Total	281,635	678,892,126.00
Deduct policies which have ceased to be in force during the year:		
By death	2,496	7,379,308.00
By maturity	751	1,720,401.00
By expiry	4,605	9,027,747.00
By surrender	3,851	10,313,773.00
By lapse	2,669	5,556,750.00
By decrease	18	1,132,773.00
Not taken	3,269	9,191,094.00
Total	17,659	44,321,846.00
Total policies in force at end of year	263,976	634,570,280.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number	Amount.
Policies in force Dec. 31, 1911	1,234	\$2,958,938.00
Policies issued during the year	229	583,583.00
Total	1,463	3,542,521.00
Deduct policies ceased to be in force	93	220,922.00
Policies in force Dec. 31, 1912	1,370	3,321,599.00
Losses and claims unpaid Dec. 31, 1911	3	735.00
Losses and claims incurred during the year	42	59,491.00
Total	45	60,226.00
Losses and claims settled during the year	43	59,869.00
Losses and claims unpaid Dec. 31, 1912	2	357.00
Premiums received		106,097.24

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.

[Located at No. 34 Nassau Street, New York, N. Y. Incorporated, 1842; commenced business, 1843.
Charles A. Peabody, president; William J. Easton and William Fredrick Dix, secretaries.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$569,480,216.23

INCOME.

First year's premiums on original policies, less reinsurance.....	\$5,416,416.57	
Surrender values to pay first year's premiums.....	46,598.05	
Dividends applied to purchase paid-up additions and annuities.....	2,002,987.68	
Consideration for original annuities involving life contingencies.....	853,491.67	
Consideration for supplementary contracts involving life contingencies.....	1,056,745.21	
Total new premiums.....		9,376,239.13
Renewal premiums less reinsurance.....	43,983,226.49	
Dividends applied to pay renewal premiums.....	2,959,126.22	
Surrender values applied to pay renewal premiums.....	417,425.52	
Renewal premiums for deferred annuities.....	11,014.83	
Total renewal premiums.....		47,370,792.81
Total premium income.....		56,747,031.99
Consideration for supplementary contracts not involving life contingencies.....		431,514.08
Dividends left with the company to accumulate at interest.....		85,113.29
Interest on mortgage loans.....	6,534,105.68	
Interest on bonds and dividends on stocks.....	14,412,605.66	
Interest on premium notes, policy loans or liens.....	3,905,306.59	
Interest on deposits.....	132,700.85	
Interest on other debts due the company.....	124,945.36	
Rents—including \$329,923.81 for company's occupancy of its own buildings.....	1,546,085.11	
Total interest and rents.....		26,655,749.25
Collections or deposits received for account of others, not paid out.....		83,676.72
Conscience money.....		101.00
Policy fees.....		2,716.28
Premium extension fees.....		29,705.49
Agents' balances previously charged off.....		12,802.08
Profit on sale or maturity of ledger assets:		
Real estate.....	8,083.01	
Bonds.....	1,073,262.95	
Stocks.....	1,029,213.69	
Increase in book value of ledger assets—bonds.....		2,110,559.65
Total income.....		86,446,513.74
Total.....		655,926,729.97

DISBURSEMENTS.

Death claims and additions.....	\$22,650,967.94	
Matured endowments and additions.....	8,466,603.39	
Total death claims and endowments.....		31,117,571.33
Annuities involving life contingencies.....	2,677,900.10	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	11,365,161.72	
Surrender values applied to pay new and renewal premiums.....	464,023.57	
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	9,959,053.06	
Dividends applied to pay renewal premiums.....	2,959,126.22	
Dividends applied to purchase paid-up additions and annuities.....	2,002,987.68	
Left with the company to accumulate at interest.....	85,113.29	
Total paid policyholders.....		60,630,936.97
Expense of investigation and settlement of policy claims, including legal expenses.....	52,207.35	
Supplementary contracts not involving life contingencies.....	316,393.10	
Dividends with interest, held on deposit surrendered during the year.....	18,158.89	
Commissions to agents.....	3,807,796.23	
Compensation of managers and agents not paid by commissions on new business.....	211,039.76	
Agency supervision and traveling expenses of supervisors.....	760,866.89	
Branch office expenses.....	805,458.56	
Medical examiners' fees and inspection of risks.....	426,254.67	
Salaries and all other compensation of officers and home office employees.....	1,346,098.03	
Rent—including company's occupancy of its own buildings.....	530,723.41	
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	456,326.45	
Legal expense.....	31,096.79	
Furniture, fixtures, and safes, including repair and maintenance.....	48,334.98	
Repairs and expenses (other than taxes) on real estate.....	401,922.91	
Taxes on real estate.....	371,607.20	
State taxes on premiums.....	657,887.20	
Insurance department licenses and fees.....	30,506.44	
All other licenses, fees, and taxes.....	273,533.93	
Other investment expenses.....	\$5,945.03	
Traveling, general office employees.....	96,014.83	
Law library.....		101,959.97
Cost of election and election list.....		2,971.58
	16,267.53	
		19,269.11

REPORT OF THE DEPARTMENT OF INSURANCE.

59

General audit.....	\$7,841.25	
Office supplies and expenses (home office).....	19,981.65	
		\$27,822.90
Cost of State examination.....	16,828.07	
Reports to governments.....	2,873.67	
		19,701.74
Association memberships.....	16,812.42	
Firemen's relief fund.....	10,000.00	
		26,812.42
Payments from deposits on account of pending insurance.....		16,791.26
Disbursed from amounts held for account of sundry parties.....		52,790.79
Loss on account of bank suspension.....	20.34	
Loss on account of cash shortage.....	7.76	
		28.10
Agents' balances charged off.....		40,713.27
Loss on sale or maturity of ledger assets.....		
Real estate.....	1,812.60	
Stocks.....	61,527.74	
		63,340.34
Decrease in book value of ledger assets—bonds.....		125,719.22
Total disbursements.....		71,672,098.91
Balance.....		584,254,631.06

LEDGER ASSETS.

Book value of real estate.....	23,532,623.87
Mortgage loans on real estate.....	139,691,244.47
Loans on company's policies assigned as collateral.....	80,059,863.76
Book value of bonds and stocks.....	338,021,752.95
Cash in transit, since received.....	19,500.00
Cash in office.....	34,113.36
Deposits in trust companies and banks not on interest.....	253,316.15
Advanced or deposited to pay policy claims.....	613,566.93
Deposits in trust companies and banks on interest.....	1,889,812.54
Agents' balances.....	30,871.44
Accounts collected.....	\$64,229.87
Supplies.....	30,556.77
	94,786.64
Cash advanced to or in the hands of officers or employees.....	13,178.95
Total ledger assets.....	584,254,631.06

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	1,818,944.12
Interest due and accrued on bonds.....	4,467,889.42
Interest due and accrued on premium notes, loans, or liens.....	96,553.17
Interest due and accrued on other assets.....	9,971.22
Rents due and accrued on company's property.....	157,499.88
	6,550,812.81
Market value of bonds and stocks over book value.....	4,386,388.33
Net uncollected and deferred premiums:	
New business.....	257,658.01
Renewals.....	3,814,393.08
Add for written business not yet paid for.....	499,795.00
	4,571,846.09
Gross assets.....	599,763,678.29

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, and stationery.....	30,556.77
Agents' debit balances.....	30,871.44
Cash advanced to or in hands of officers or agents.....	13,178.95
Accounts collectible.....	64,229.87
Total.....	138,837.03
Admitted assets.....	599,624,841.26

LIABILITIES.

Net reserve.....	483,070,332.00
Present value of supplementary contracts not involving life contingencies.....	3,333,427.72
Surrender values claimable on policies canceled.....	75,311.09
Death losses due and unpaid.....	\$443,523.45
Death losses in process of adjustment.....	758,248.07
Death losses reported, no proofs received.....	2,276,061.42
Matured endowments due and unpaid.....	254,228.44
Death losses and other policy claims resisted.....	370,287.41
Annuity claims, involving life contingencies, due and unpaid.....	151,578.85
Total policy claims.....	4,253,927.64
Due and unpaid on supplementary contracts not involving life contingencies.....	1,478.84
Dividends left with the company to accumulate at interest.....	219,469.20
Premiums paid in advance, including surrender values so applied.....	325,431.76
Unearned interest and rent paid in advance.....	1,533,961.36
Commissions to agents due or accrued.....	28,479.44
Salaries, rents, office expenses, bills and accounts due or accrued.....	13,651.74
Taxes due and accrued.....	71,168.06
Medical examiners' and legal fees due or accrued.....	2,833.77

State, county, and municipal taxes due or accrued.....	\$301,752.46
Dividends or other profits due policyholders.....	1,019,170.46
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	5,518,418.09
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	11,849,628.84
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	74,682,996.84
Reserve or surplus funds not otherwise included in liabilities:	
Fund for depreciation of securities and general contingencies.....	12,546,662.02
Deposits on account of pending insurance.....	80,335.99
Due sundry parties for collections made or deposits held for their account.....	196,401.94
Total liabilities.....	599,624,841.26

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	676,849	\$1,521,576,056.00
Policies issued, revived, changed, and increased during the year.....	81,069	211,208,757.00
Total.....	757,918	1,732,784,813.00
Deduct policies which have ceased to be in force during the year:		
By death.....	8,206	23,181,803.00
By maturity.....	3,379	8,304,430.00
By expiry.....	759	4,156,173.00
By surrender.....	15,841	39,077,507.00
By lapse.....	14,864	34,906,077.00
By decrease.....		1,528,432.00
Not taken.....	16,823	52,663,585.00
Total.....	59,872	163,818,007.00
Total policies in force at end of year.....	698,046	1,568,966,806.00
Reinsured.....	127	4,575,220.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	3,091	\$8,285,681.00
Policies transferred during the year.....	63	156,710.00
Policies issued during the year.....	291	1,050,147.60
Total.....	3,445	9,492,538.60
Deduct policies ceased to be in force.....	219	1,409,813.00
Policies in force Dec. 31, 1912.....	3,226	8,082,725.60
Losses and claims unpaid Dec. 31, 1911.....	4	147,367.00
Losses and claims incurred during the year.....	58	250,918.88
Total.....	62	398,285.88
Losses and claims settled during the year.....	61	396,405.14
Losses and claims unpaid Dec. 31, 1912.....	1	1,880.74
Premiums received.....		285,685.58

NATIONAL LIFE INSURANCE CO., MONTPELIER, VT.

[Located at No. 116 State Street, Montpelier, Vt. Incorporated, 1848, commenced business, 1850. Joseph A. De Boer, president; Osman D. Clark, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year \$51,672,739.74

INCOME.

First year's premium on original policies, less reinsurance.....	\$624,014.18
Surrender values to pay first year's premiums.....	1,062.21
Dividends applied to purchase paid-up additions and annuities.....	40,921.85
Consideration for original annuities involving life contingencies.....	615,063.56
Consideration for supplementary contracts involving life contingencies.....	2,283.33
Total new premiums.....	1,283,845.13

Renewal premiums less reinsurance.....	\$5,076,930.38	
Dividends applied to pay renewal premiums.....	423,961.54	
Dividends applied to shorten the endowment or premium-paying period.....	11,567.79	
Renewal premiums for deferred annuities.....	1,707.35	
Total renewal premiums.....		\$5,514,167.06
Total premium income.....		6,797,512.19
Consideration for supplementary contracts not involving life contingencies.....		36,994.65
Dividends left with the company to accumulate at interest.....		373.65
Interest on mortgage loans.....	1,260,042.87	
Interest on bonds.....	783,179.86	
Interest on premium notes, policy loans, or liens.....	485,211.79	
Interest on deposits.....	20,834.51	
Interest on other debts due the company.....	11,324.42	
Discount on claims paid in advance.....	443.33	
Rents, including \$10,000 for company's occupancy of its own buildings.....	21,623.35	
Total interest and rents.....		2,582,660.13
Profit on unlisted assets.....	3,980.58	
Agents' balances previously charged off.....	17,693.42	
		21,674.00
Profit on sale or maturity of ledger assets:		
Real estate.....	11.66	
Bonds.....	176.50	
		188.16
Total income.....		9,439,402.78
Total.....		61,112,142.52

DISBURSEMENTS.

Death claims and additions.....	\$1,898,886.80	
Matured endowments and additions.....	714,784.51	
Total death claims and endowments.....		\$2,613,671.31
Annuities involving life contingencies.....		499,039.88
Surrender values paid in cash, or applied in liquidation of loans or notes.....	1,220,454.38	
Surrender values applied to pay new and renewal premiums.....	1,062.21	
Dividends paid policy holders in cash or applied in liquidation of loans or notes.....	561,977.83	
Dividends applied to pay renewal premiums.....	423,961.54	
Dividends applied to shorten the endowment or premium-paying period.....	11,567.79	
Dividends applied to purchase paid-up additions and annuities.....	40,921.85	
Left with the company to accumulate at interest.....		373.65
Total paid policy holders.....		5,373,030.44
Expense of investigation and settlement of policy claims, including legal expenses.....		952.96
Supplementary contracts not involving life contingencies.....		22,662.04
Dividends with interest held on deposit surrendered during the year.....		105.38
Commissions to agents.....		686,574.07
Compensation of managers and agents not paid by commissions on new business.....		1,325.95
Agency supervision and traveling expenses of supervisors.....		13,900.77
Branch office expenses.....		84,227.12
Medical examiners' fees and inspection of risks.....		51,622.66
Salaries and all other compensation of officers and home office employees.....		174,930.58
Rent, including company's occupancy of its own buildings.....		54,236.62
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		63,148.53
Legal expense.....		152.06
Furniture, fixtures, and safes.....		11,525.65
Repairs and expenses (other than taxes) on real estate.....		8,637.31
Taxes on real estate.....		4,653.52
State taxes on premiums.....		110,258.17
Insurance department licenses and fees.....		6,239.36
All other licenses, fees and taxes.....		84,018.21
Home-office supplies.....		16,330.09
Home-office travel.....		673.00
Investment expense.....		45,396.99
Loss on policy account.....		605.71
Loss to nonlisted assets.....	\$26.26	
Agents' balances charged off.....	6,723.68	
		6,749.94
Loss on sale or maturity of ledger assets—real estate.....		205.58
Decrease in book value of ledger assets—bonds.....		28,359.28
Total disbursements.....		6,850,521.99
Balance.....		54,261,620.53

LEDGER ASSETS.

Book value of real estate.....	\$275,000.00	
Mortgage loans on real estate.....	25,525,899.10	
Loans on company's policies assigned as collateral.....	6,777,464.74	
Premium notes on policies in force.....	1,929,223.24	
Book value of bonds.....	19,185,932.46	
Cash in office.....	1,082.29	
Deposits in trust companies and banks not on interest.....	20,000.00	
Deposits in trust companies and banks on interest.....	545,785.51	
Agents' balances.....	1,233.19	
Total ledger assets.....		51,261,620.53

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$661,658.28	
Interest due and accrued on bonds.....	290,119.82	
Interest due and accrued on premium notes, loans, or liens.....	285,610.34	
Interest due and accrued on other assets.....	1,563.08	
Rents due and accrued on company's property.....	1,925.62	
	<u>\$1,240,877.14</u>	
Net uncollected and deferred premiums:		
New business.....	107,431.79	
Renewals.....	683,405.71	
	<u>790,837.50</u>	
Gross assets.....		56,293,335.17

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	2,535.58	
Premium notes or loans on policies and net premiums in excess of value of their policies.....	181.44	
Book value of ledger assets over market value - bonds.....	200,923.00	
Total.....		203,640.02
Admitted assets.....		<u>56,089,695.15</u>

LIABILITIES.

Net reserve.....	47,381,957.00	
Present value of supplementary contracts not involving life contingencies.....	188,994.00	
Surrender values claimable on policies cancelled.....	4,528.62	
Death losses in process of adjustment.....	13,310.30	
Death losses reported, no proofs received.....	57,078.00	
Matured endowments due and unpaid.....	3,669.00	
Death losses and other policy claims resisted.....	9,660.00	
Annuity claims, involving life contingencies, due and unpaid.....	16,765.49	
Total policy claims.....		100,482.79
Dividends left with the company to accumulate at interest.....	570.06	
Premiums paid in advance, including surrender values so applied.....	10,550.23	
Unearned interest and rent paid in advance.....	907.41	
Commissions to agents due or accrued.....	126.26	
Cost of collection on uncollected and deferred premiums in excess of loading.....	28,725.34	
Salaries, rents, office expenses, bills and accounts due or accrued.....	28,000.00	
Medical examiners' and legal fees due or accrued.....	2,310.00	
State, county, and municipal taxes due or accrued.....	180,297.39	
Dividends or other profits due policyholders.....	47,597.62	
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	618,761.09	
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	401,773.60	
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	4,411,214.19	
Life rate endowment extra reserve.....	174,048.84	
Surplus set apart for payment at termination of insurance.....	11,748.17	
Estimated death claims unreported.....	50,000.00	
Real estate taxes accrued.....	1,280.88	
Unassigned funds (surplus).....	2,445,821.66	
Total liabilities.....		<u>56,089,695.15</u>

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$1,843,540.96	
Received during the year on old policies.....	382,994.72	
	<u>2,226,535.68</u>	
Deductions during the year as follows:		
Used in payment of losses and claims.....	36,873.80	
Used in purchase of surrendered policies.....	140,605.69	
Used in payment of dividends to policyholders.....	2,594.00	
Redeemed by maker in cash.....	117,238.95	
Total reduction of premium note account.....		297,312.44
Balance note assets at end of the year.....		<u>1,929,223.24</u>

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	88,467	\$174,700,205.00
Policies issued, revived, changed, and increased during the year.....	10,228	22,633,490.00
Total.....	98,695	197,333,695.00
Deduct policies which have ceased to be in force during the year:		
By death.....	779	1,917,519.00
By maturity.....	394	711,430.00
By expiry.....	860	1,751,895.00
By surrender.....	1,531	3,640,110.00
By lapse.....	1,685	3,536,410.00
By decrease.....	655	2,023,278.00
Not taken.....	1,075	2,177,946.00
Total.....	6,979	15,758,588.00
Total policies in force at end of year.....	91,716	181,575,107.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	184	\$448,355.82
Policies issued during the year.....	10	26,086.28
Total.....	194	474,442.10
Deduct policies ceased to be in force.....	15	44,000.00
Policies in force Dec. 31, 1912.....	179	430,442.10
Losses and claims unpaid Dec. 31, 1911.....	1	2,500.00
Losses and claims incurred during the year.....	2	2,000.00
Total.....	3	4,500.00
Claims settled during the year—		
In cash.....	3	\$2,000.00
Transferred to Ohio.....		2,500.00
Premiums received.....		15,099.82

NEW ENGLAND MUTUAL LIFE INSURANCE CO., BOSTON, MASS.

[Located at No. 87 Milk Street, Boston, Mass. Incorporated, 1835; commenced business, 1843. Alfred D. Foster, president; J. A. Barbey, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$56,451,735.73

INCOME.

First year's premium on original policies, less reinsurance.....	\$1,031,421.55
Dividends applied to purchase paid-up additions.....	184,908.50
Consideration for supplementary contracts involving life contingencies.....	8,520.27
Total new premiums.....	1,225,150.32
Renewal premiums less reinsurance.....	\$6,170,251.23
Dividends applied to pay renewal premiums.....	1,187,233.83
Total renewal premiums.....	7,357,485.06
Total premium income.....	8,582,635.38
Consideration for supplementary contracts not involving life contingencies.....	94,294.33
Dividends left with the company to accumulate at interest.....	5,425.50

Interest on mortgage loans.....	\$562,534.92	
Interest on collateral loans.....	18,433.01	
Interest on bonds and dividends on stocks.....	1,491,771.41	
Interest on premium notes, policy loans, or liens.....	425,144.54	
Interest on deposits.....	14,753.66	
Discount on claims paid in advance.....	972.85	
Rents, including \$44,380 for company's occupancy of its own buildings.....	128,414.47	
Total interest and rents.....		\$2,642,024.86
Real-estate tax returned on property sold.....		16.39
Profit on sale or maturity of ledger assets—bonds and stocks.....		74,688.88
Total income.....		11,399,085.34
Total.....		67,850,821.07

DISBURSEMENTS.

Death claims and additions.....	\$3,082,361.60	
Matured endowments and additions.....	648,761.54	
Total death claims and endowments.....		3,731,123.14
Surrender values paid in cash or applied in liquidation of loans or notes.....		790,047.93
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		170,283.02
Dividends applied to pay renewal premiums.....		1,187,233.83
Dividends applied to purchase paid-up additions.....		184,908.50
Left with the company to accumulate at interest.....		5,423.50
Total paid policyholders.....		6,075,021.92
Expense of investigation and settlement of policy claims, including legal expenses.....		213.15
Supplementary contracts not involving life contingencies.....		11,344.15
Dividends with interest, held on deposit surrendered during the year.....		961.40
Paid for claims on supplementary contracts.....		19,959.28
Commissions to agents.....		876,852.28
Commuted renewal commissions.....		88.60
Agency supervision and traveling expenses of supervisors.....		6,622.19
Branch office expenses.....		141,456.77
Medical examiners' fees and inspection of risks.....		98,705.30
Salaries and all other compensation of officers and home office employees.....		236,429.09
Rent, including company's occupancy of its own building.....		50,380.00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		65,756.84
Legal expenses.....		1,333.28
Furniture, fixtures, and safes.....		7,477.49
Repairs and expenses (other than taxes) on real estate.....		56,074.42
Taxes on real estate.....		33,995.14
State taxes on premiums.....		75,775.67
Insurance department licenses and fees.....		10,108.05
All other licenses, fees, and taxes.....		78,870.58
Association of Life Insurance Presidents.....	\$2,330.11	
Legislative expense.....	782.60	
		3,112.71
Medico-actuarial mortality investigation.....		592.48
Mortgage expense.....	1,099.39	
Agency meeting.....	1,721.14	
		2,820.53
Office supplies.....	7,268.23	
Fidelity Co. bonds.....	1,572.01	
		8,840.24
Lunches for night work.....	805.00	
Auditing accounts.....	1,944.00	
		2,749.00
Protective watch service.....	1,044.00	
Sundries.....	455.47	
		1,499.47
Loss on sale or maturity of ledger assets—real estate.....		17,558.00
Decrease in book value of ledger assets:		
Real estate.....	200.00	
Bonds.....	26,642.51	
		26,842.51
Total disbursements.....		7,911,440.54
Balance.....		59,939,380.53

LEDGER ASSETS.

Book value of real estate.....	1,897,526.19
Mortgage loans on real estate.....	13,224,050.00
Loans secured by collaterals.....	300,000.00
Loans on company's policies assigned as collateral.....	7,975,594.69
Premium notes on policies in force.....	774,057.62
Book value of bonds and stocks.....	35,243,776.14
Cash in office.....	873.36
Deposits in trust companies and banks on interest.....	523,502.53
Total ledger assets.....	59,939,380.53

NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$114,897.41	
Interest due and accrued on bonds.....	507,395.95	
Interest due and accrued on collateral loans.....	4,123.79	
Interest due and accrued on premium notes, loans, or liens.....	144,323.74	
Interest due and accrued on other assets.....	479.80	
Rents due and accrued on company's property.....	6,183.01	
		\$777,403.20
Market value of real estate over book value.....		3,737.00
Market value of bonds and stocks over book value.....		196,778.86
Net uncollected and deferred premiums:		
New business.....	138,379.00	
Renewals.....	385,927.59	
		524,306.59
Admitted assets.....		61,441,606.18

LIABILITIES.

Net reserve.....		53,998,447.97
Present value of supplementary contracts not involving life contingencies.....		338,609.06
Death losses due and unpaid.....	\$6,095.00	
Death losses in process of adjustment.....	48,386.48	
Death losses reported, no proofs received.....	119,829.00	
Matured endowments due and unpaid.....	66,782.05	
Total policy claims.....		241,092.53
Dividends left with the company to accumulate at interest.....		6,800.94
Premiums paid in advance, including surrender values so applied.....		66,804.00
Unearned interest and rent paid in advance.....		4,723.55
Commissions due agents on premium notes, when paid.....		32,813.99
Commissions to agents due or accrued.....		5,877.44
Salaries, rents, office expenses, bills, and accounts due or accrued.....		5,882.68
Medical examiners' and legal fees due or accrued.....		444.00
State, county, and municipal taxes due or accrued.....		151,926.17
Dividends or other profits due policyholders.....		219,157.44
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....		1,608,500.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....		123,152.15
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		254,848.80
Reserve for equalization of mortality and depreciation of assets.....		250,000.00
Reserve for unreported death claims.....		39,524.00
Unassigned funds (surplus).....		4,093,001.46
Total liabilities.....		61,441,606.18

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$730,832.82	
Received during the year on old policies.....	1,283,584.74	
Restored by revival of policies.....	1,593.29	
		2,016,010.85
Deductions during the year as follows:		
Used in payment of losses and claims.....	16,100.92	
Used in purchase of surrendered policies.....	26,685.06	
Used in payment of dividends to policyholders.....	336.55	
Redeemed by maker in cash.....	1,198,830.70	
Total reduction of premium note account.....		1,241,953.23
Balance note assets at end of the year.....		774,057.62

EXHIBIT OF POLICIES

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	95,944	\$233,640,045.00
Policies issued, revived, changed, and increased during the year.....	14,208	38,261,108.00
Total.....	110,152	271,901,153.00
Deduct policies which have ceased to be in force during the year.		
By death.....	989	3,023,833.00
By maturity.....	268	655,043.00
By expiry.....	502	1,765,265.00
By surrender.....	1,166	2,446,854.00
By lapse.....	1,676	4,042,394.00
By decrease.....		1,317,853.00
Not taken.....	1,082	3,506,838.00
Total.....	5,683	16,758,080.00
Total policies in force at end of year.....	104,469	255,143,073.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	1,380	\$2,975,157.00
Policies transferred during the year.....	28	77,155.00
Policies issued during the year.....	157	392,377.00
Total.....	1,565	3,444,689.00
Deduct policies ceased to be in force.....	83	162,639.00
Policies in force Dec. 31, 1912.....	1,482	3,282,050.00
Losses and claims incurred during the year.....	13	36,500.00
Losses and claims settled during the year.....	12	34,500.00
Losses and claims unpaid Dec. 31, 1912.....	1	2,000.00
Premiums received.....		85,615.62

NEW YORK LIFE INSURANCE CO., NEW YORK CITY, N. Y.

[Located at No. 346 Broadway, New York, N. Y. Incorporated 1841; commenced business 1845. Darwin P. Kingsley, president; Seymour M. Ballard, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$677,705,435 80

INCOME.

First year's premiums on original policies, less reinsurance.....	\$8,084,606.08	
Dividends applied to purchase paid-up additions and annuities.....	1,011,995.52	
Consideration for original annuities involving life contingencies.....	514,076.54	
Consideration for supplementary contracts involving life contingencies.....	175,855.13	
Total new premiums.....		\$9,786,533.27
Renewal premiums less reinsurance.....	72,493,865.65	
Dividends applied to pay renewal premiums.....	3,524,055.10	
Surrender values applied to pay renewal premiums.....	81,147.56	
Renewal premiums for deferred annuities.....	56,182.47	
Total renewal premiums.....		76,155,250.78
Total premium income.....		85,941,784.05
Consideration for supplementary contracts not involving life contingencies.....		202,262.08
Dividends left with the company to accumulate at interest.....		70,856.18
Interest on mortgage loans.....	6,011,670.57	
Interest on bonds and dividends on stocks.....	18,661,451.31	
Interest on premium notes, policy loans, or liens.....	6,053,197.01	
Interest on deposits.....	222,847.35	
Interest on other debts due the company.....	2,810.39	
Discount on claims paid in advance.....	4,913.73	
Rents, including \$293,119.65 for company's occupancy of its own buildings.....	813,216.78	
Total interest and rents.....		31,770,107.14
Policy fees \$38,548.46, exchange \$6,831.62, appraisal fees \$3,665.....		49,045.08
Commissions advanced in previous years now repaid.....		37,037.45
Doubtful debts recovered.....		897.46
Bonuses received for privilege of prepayment or extension of mortgage loans.....		9,755.25
Allowance made by the Government of Italy in the transfer of the company's Italian business for acquisition expense not yet matured and for the value of said business.....		492,150.00
Profit on sale or maturity of ledger assets:		
Real estate.....	\$121,750.00	
Bonds.....	289,286.08	
Increase in book value of ledger assets—bonds and stocks.....		411,036.08
Total income.....		119,243,366.58
Total.....		796,948,802.38

DISBURSEMENTS.

Death claims and additions.....	\$25,788,714.50
Matured endowments and additions.....	6,167,076.79
Total death claims and endowments.....	31,955,791.29
Annuities involving life contingencies.....	1,570,502.77
Surrender values paid in cash, or applied in liquidation of loans or notes.....	12,878,429.24

Surrender values applied to pay new and renewal premiums.....	\$81,147.56
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	6,829,779.56
Dividends applied to pay renewal premiums.....	3,524,055.10
Dividends applied to purchase paid-up additions and annuities.....	1,011,995.52
Left with the company to accumulate at interest.....	70,856.18
Paid Government of Italy on account of reserve and surplus on policies transferred to Government.....	3,627,663.21
Total paid policyholders.....	61,550,220.43
Expense of investigation and settlement of policy claims, including legal expenses.....	43,974.38
Supplementary contracts not involving life contingencies.....	214,007.77
Dividends with interest, held on deposit surrendered during the year.....	17,238.69
Commissions to agents.....	5,411,742.00
Compensation of managers and agents not paid by commissions on new business.....	34,552.96
Agency supervision and traveling expenses of supervisors.....	1,100,459.06
Branch office expenses.....	1,090,054.35
Medical examiners' fees and inspection of risks.....	442,020.12
Salaries and all other compensation of officers and home office employees.....	1,639,222.64
Rent, including company's occupancy of its own buildings.....	556,520.56
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	512,665.08
Legal expense.....	8,135.19
Furniture, fixtures, and safes.....	150,334.94
Repairs and expenses (other than taxes) on real estate.....	222,236.23
Taxes on real estate.....	141,838.18
State taxes on premiums.....	814,552.01
Insurance department licenses and fees.....	20,639.17
All other licenses, fees, and taxes.....	381,518.54
Paid agents under Nylc contracts.....	449,921.03
Doubtful debts marked off.....	14,100.21
Books, papers, and subscriptions.....	\$5,073.60
Special inspection reports.....	4,252.53
Lunch for company's employees.....	59,758.60
Miscellaneous items of expense.....	11,778.88
Legislative and departmental expenses.....	9,172.66
Damages paid on account of accident in home office building.....	7,337.00
Expenses trustees' election, 1913.....	24,043.06
Traveling expenses.....	14,962.82
Medico-actuarial mortality investigation.....	4,534.00
Examinations by New York insurance department and by chartered accountants.....	140,913.15
Fees paid in condemnation proceedings.....	8,016.68
Miscellaneous interest payments.....	2,977.50
Bank charges.....	\$3,476.88
Custody of and insurance on securities.....	13,729.93
Premium on fidelity bonds.....	23,547.92
Bond and mortgage expense.....	6,696.56
Loss on sale or maturity of ledger assets—bonds.....	1,012.11
Decrease in book value of ledger assets:	48,463.40
Real estate.....	57,995.97
Bonds.....	
Total disbursements.....	1,973,556.26
Balance.....	77,048,326.50
	719,900,475.88

LEDGER ASSETS.

Book value of real estate.....	10,281,711.90
Mortgage loans on real estate.....	144,358,641.90
Loans on company's policies assigned as collateral.....	119,036,487.53
Premium notes on policies in force.....	4,574,740.75
Book value of bonds and stocks.....	436,436,175.57
Cash in office.....	2,246.80
Deposits in trust companies and banks not on interest.....	1,264,342.39
Deposits in trust companies and banks on interest.....	3,669,880.82
Bills receivable.....	2,344.50
Branch office debit balances.....	3,541.94
Cash in company's branch offices.....	59,243.25
Cash in transit.....	190,463.03
Cash in hands of agents for adjustment of claims.....	23,000.00
Total ledger assets.....	719,900,475.88

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,588,007.27
Interest due and accrued on bonds.....	6,126,919.47
Interest due and accrued on premium notes, loans, or liens.....	344,648.00
Interest due and accrued on other assets.....	30,814.39
Rents due and accrued on company's property.....	10,649.58
Net uncollected and deferred premiums:	8,101,038.71
New business.....	388,473.47
Renewals.....	7,462,616.35
Gross assets.....	735,852,604.41

DEDUCT ASSETS NOT ADMITTED.

Cash advanced to or in hands of officers or agents.....	\$23,000.00	
Bills receivable.....	2,344.50	
Book value of ledger assets over market value, viz:		
Bonds.....	16,150,338.65	
Branch office debit balances.....	19,871.25	
		\$16,195,554.40

Admitted assets..... 719,657,050.01

LIABILITIES.

Net reserve.....	597,366,570.00	
Present value of supplementary contracts not involving life contingencies.....	2,822,066.93	
Surrender values claimable on policies canceled.....	328,876.50	
Death losses in process of adjustment.....	\$1,095,693.40	
Death losses reported, no proofs received.....	2,012,717.80	
Matured endowments due and unpaid.....	343,293.37	
Death losses and other policy claims resisted.....	405,399.78	
Annuity claims, involving life contingencies, due and unpaid.....	121,599.83	
Total policy claims.....		3,978,704.18
Due and unpaid on supplementary contracts not involving life contingencies.....		808.58
Dividends left with the company to accumulate at interest.....		165,507.68
Premiums paid in advance, including surrender values so applied.....		852,027.22
Unearned interest and rent paid in advance.....		2,739,390.95
Commissions due agents on premium notes, when paid.....		52,918.42
Commissions to agents due or accrued.....		11,153.71
Salaries, rents, office expenses, bills, and accounts due or accrued.....		95,578.00
Medical examiners' and legal fees due or accrued.....		34,406.73
State, county, and municipal taxes due or accrued (including \$9,048.73 accrued taxes on interest and deposits).....		1,117,282.39
Dividends or other profits due policyholders.....		686,179.95
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....		5,710,143.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....		9,654,571.18
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		85,142,216.00
Reserve or surplus funds not otherwise included in liabilities:		
War risk fund.....	\$501,780.00	
Security fluctuation and general contingency fund.....	3,844,530.16	
Mortality fluctuation fund.....	500,000.00	
Annual dividend equalization fund.....	1,189,332.00	
		6,035,642.16
Reserve for future expenses on paid-up annual dividend policies.....		201,000.00
Reserve for Nylie contracts.....		1,905,448.00
Reserve for death claims not yet reported to home office.....		750,000.00
Reserve for unclaimed receipts.....		6,000.00
Total liabilities.....		719,657,050.00

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$4,570,281.38	
Received during the year on old policies.....	842,932.58	
Restored by revival of policies.....	23,419.38	
		5,436,633.34
Deductions during the year as follows:		
Used in payment of losses and claims.....	61,920.35	
Used in purchase of surrendered policies.....	184,895.78	
Redeemed by maker in cash.....	615,078.46	
Total reduction of premium note account.....		861,892.59
Balance note assets at end of the year.....		4,574,740.75

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	1,037,198	\$2,138,187,746.00
Policies issued, revived, changed, and increased during the year.....	130,771	304,991,238.00
Total.....	1,167,969	2,443,178,984.00
Deduct policies which have ceased to be in force during the year:		
By death.....	10,238	25,930,771.00
By maturity.....	3,306	6,285,886.00
By expiry.....	6,770	18,046,980.00
By surrender.....	17,618	37,412,488.00
By lapse.....	19,423	39,500,737.00
By decrease.....		6,869,618.00
Not taken.....	27,557	72,961,600.00
Total.....	84,912	207,008,080.00
Total policies in force at end of year.....	1,077,208	2,225,316,093.00
Reinsured.....	104	2,208,647.00

REPORT OF THE DEPARTMENT OF INSURANCE.

55

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	3,216	\$6,806,386.00
Policies issued during the year.....	407	1,061,497.00
Total.....	3,623	7,867,883.00
Deduct policies ceased to be in force.....	232	586,820.00
Policies in force Dec. 31, 1912.....	3,391	7,281,063.00
Losses and claims unpaid Dec. 31, 1911.....	3	12,000.00
Losses and claims incurred during the year.....	46	162,112.27
Total.....	49	174,112.27
Losses and claims settled during the year.....	47	161,079.27
Losses and claims unpaid Dec. 31, 1912.....	2	13,033.00
Premiums received.....		309,759.95

NORTHWESTERN MUTUAL LIFE INSURANCE CO., MILWAUKEE, WIS.

[Located at corner Broadway and Michigan Streets, Milwaukee, Wis. Incorporated, 1857; commenced business, 1858. George C. Markham, president; A. S. Hathaway, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$281,195,793.28

INCOME.

First year's premiums on original policies, less reinsurance...	\$4,611,839.82	
Surrender values to pay first year's premiums.....	13,654.83	
Dividends applied to purchase paid-up additions and annuities.....	1,684,480.56	
Consideration for original annuities involving life contingencies.....	89,092.10	
Consideration for supplementary contracts involving life contingencies.....	27,552.40	
Total new premiums.....		\$6,426,619.71
Renewal premiums less reinsurance.....	30,758,836.39	
Dividends applied to pay renewal premiums.....	6,399,649.24	
Surrender values applied to pay renewal premiums.....	56.81	
Renewal premiums for deferred annuities.....	13,979.59	
Total renewal premiums.....		37,172,522.03
Total premium income.....		43,599,141.74
Consideration for supplementary contracts not involving life contingencies.....		797,495.14
Dividends left with the company to accumulate at interest.....		11,016.69
Interest on mortgage loans.....	\$7,810,896.43	
Interest on bonds.....	3,373,467.78	
Interest on premium notes, policy loans, or liens.....	2,396,670.93	
Interest on deposits.....	80,041.83	
Interest on other debts due the company.....	93,707.37	
Discount on claims paid in advance.....	13,940.83	
Rents—including \$67,400 for company's occupancy of its own buildings.....	178,527.92	
Total interest and rents.....		13,947,253.14
Money received from unknown source.....		10.00
Profit on sale or maturity of ledger assets—real estate.....		5,327.83
Increase in book value of ledger assets—bonds.....		47,303.99
Total income.....		58,407,548.53
Total.....		339,603,341.81

DISBURSEMENTS.

Death claims and additions.....	\$11,799,576.69	
Matured endowments and additions.....	3,340,558.87	
Total death claims and endowments.....		15,140,135.56
Annuities involving life contingencies.....		101,466.57
Surrender values paid in cash, or applied in liquidation of loans or notes.....		9,096,472.07
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....		13,711.64
Dividends applied to pay renewal premiums.....		4,820,367.99
Dividends applied to purchase paid-up additions and annuities.....		6,399,649.24
Left with the company to accumulate at interest.....		1,684,480.56
Total paid policyholders.....		37,267,300.32

Expense of investigation and settlement of policy claims, including legal expenses.....	\$8,020.63
Supplementary contracts not involving life contingencies.....	383,949.14
Dividends with interest, held on deposit surrendered during the year.....	2,312.02
Commissions to agents.....	4,738,585.90
Compensation of managers and agents not paid by commissions on new business.....	2,333.28
Agency supervision and traveling expenses of supervisors.....	3,192.40
Medical examiners' fees and inspection of risks.....	290,018.82
Salaries and all other compensation of officers and home office employees.....	862,172.18
Rent—including company's occupancy of its own buildings.....	75,049.90
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	228,854.50
Legal expense.....	10,150.83
Furniture, fixtures, and safes.....	3,665.45
Repairs and expenses (other than taxes) on real estate.....	88,431.81
Taxes on real estate.....	42,215.97
State taxes on premiums.....	436,784.85
Insurance department licenses and fees.....	30,019.78
All other licenses, fees, and taxes.....	696,546.15
Loan expenses, \$152,783.61; special mortality investigation, \$4,576.01; legislative expenses, \$352.63; traveling expenses, \$3,811.42.....	161,523.87
Conflicting claims, policy 237990, \$3,559.24; policy 3854, \$133.77; policy 74072, \$1,800.....	5,493.01
Examination by chartered accountants, business systematizers, and by the examining committee, comprised of policyholders, as provided for in the by-laws.....	9,014.97
Cost of examination by the Illinois insurance department, \$1,623.96; by the Wisconsin insurance department, \$12,500.....	14,123.96
Interest on postponed payments of policy claims, \$402.82; premium on fidelity bonds, \$100; expenses trustees' election, \$109.84.....	612.66
Decrease in book value of ledger assets:	
Real estate.....	\$2,034.82
Bonds.....	73,337.86
	75,372.68
Total disbursements.....	45,430,746.08
Balance.....	294,172,595.73

LEDGER ASSETS.

Book value of real estate.....	2,854,323.57
Mortgage loans on real estate.....	159,182,168.99
Loans on company's policies assigned as collateral.....	43,751,676.06
Premium notes on policies in force.....	883,012.62
Book value of bonds.....	83,967,166.62
Cash in office.....	27,475.65
Deposits in trust companies and banks on interest.....	3,506,872.22
Total ledger assets.....	294,172,595.73

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,154,370.50
Interest due and accrued on bonds.....	1,224,588.63
Interest due and accrued on premium notes, loans, or liens.....	1,322,027.14
Interest due and accrued on other assets.....	2,920.81
Rents due and accrued on company's property.....	9,970.87
	4,713,877.95
Net uncollected and deferred premiums:	
New business.....	553,659.10
Renewals.....	3,201,922.66
	3,755,581.76
Gross assets.....	302,642,055.44

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz, bonds.....	4,622,346.62
Admitted assets.....	298,019,708.82

LIABILITIES.

Net reserve.....	267,158,029.00
Present value of supplementary contracts not involving life contingencies.....	3,218,786.33
Surrender values claimable on policies canceled.....	8,173.93
Death losses due and unpaid.....	\$104,306.56
Death losses in process of adjustment.....	88,633.30
Death losses reported, no proofs received.....	546,182.20
Matured endowments due and unpaid.....	73,952.00
Death losses and other policy claims resisted.....	84,576.65
Annuity claims, involving life contingencies, due and unpaid.....	986.85
Total policy claims.....	898,637.56
Due and unpaid on supplementary contracts not involving life contingencies.....	3,874.94
Dividends left with the company to accumulate at interest.....	23,395.38
Premiums paid in advance, including surrender values so applied.....	28,953.64
Unearned interest and rent paid in advance.....	429.61
Commissions to agents due or accrued.....	94,108.19
Salaries, rents, office expenses, bills, and accounts due or accrued.....	117,841.40
Medical examiners' and legal fees due or accrued.....	45,815.00
State, county, and municipal taxes due or accrued.....	1,014,711.61
Dividends or other profits due policyholders.....	1,043,098.33
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	9,653,785.00

Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	\$2,818,502.63
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	5,882,497.00
Unassigned funds (surplus).....	6,009,069.27
Total liabilities.....	<u>298,019,708.82</u>

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$697,586.41	
Received during the year on old policies.....	630,113.82	1,327,700.23
Deductions during the year, as follows:		
Used in payment of losses and claims.....	21,132.40	
Used in purchase of surrendered policies.....	77,690.91	
Used in payment of dividends to policyholders.....	156,605.84	
Redeemed by maker in cash.....	189,258.46	
Total reduction of premium note account.....		444,687.61
Balance note assets at end of the year.....		883,012.62

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	449,773	\$1,154,760,763.00
Policies issued, revived, changed, and increased during the year.....	57,117	163,498,809.00
Total.....	506,890	1,318,259,572.00
Deduct policies which have ceased to be in force during the year:		
By death.....	3,870	11,910,072.00
By maturity.....	1,406	3,370,086.00
By expiry.....	603	2,899,700.00
By surrender.....	10,219	23,066,475.00
By lapse.....	7,042	17,371,245.00
By decrease.....		3,127,562.00
Not taken.....	4,144	18,221,118.00
Total.....	27,284	79,466,258.00
Total policies in force at end of year.....	479,606	1,238,793,314.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	3,082	\$8,744,516.00
Policies transferred to the District.....	168	465,641.00
Policies issued during the year.....	277	789,500.00
Total.....	3,527	9,999,657.00
Deduct policies ceased to be in force.....	332	869,187.00
Policies in force Dec. 31, 1912.....	3,195	9,130,470.00
Losses and claims unpaid Dec. 31, 1911.....	3	5,500.00
Losses and claims incurred during the year.....	26	67,929.00
Total.....	29	73,429.00
Losses and claims settled during the year.....	27	70,429.00
Losses and claims unpaid Dec. 31, 1912.....	2	3,000.00
Premiums received.....		245,509.22

PENN MUTUAL LIFE INSURANCE CO., PHILADELPHIA, PA.

[Located at 921, 923, and 925 Chestnut Street, Philadelphia, Pa. Incorporated, 1847; commenced business, 1847. George K. Johnson, president; John Humphreys treasurer-secretary.]

CAPITAL.

Amount of ledger assets Dec. 31, of previous year..... \$122,882,056.56

INCOME.

First year's premiums on original policies, less reinsurance....	\$2,492,866.57	
Surrender values to pay first year's premiums.....	19,886.95	
Dividends applied to purchase paid-up additions and annuities.....	178,416.05	
Surrender values applied to purchase paid-up insurance and annuities.....	304,271.57	
Consideration for original annuities involving life contingencies.....	433,571.06	
Consideration for supplementary contracts involving life contingencies.....	8,747.35	
Total new premiums.....	\$3,437,759.55	
Renewal premiums less reinsurance.....	15,647,443.21	
Dividends applied to pay renewal premiums.....	1,770,554.46	
Surrender values applied to pay renewal premiums.....	4,420.40	
Renewal premiums for deferred annuities.....	16,191.53	
Total renewal premiums.....	17,438,609.60	
Total premium income.....		20,876,369.15
Consideration for supplementary contracts not involving life contingencies.....		408,553.52
Dividends left with the company to accumulate at interest.....		21,280.29
Interest on mortgage loans.....	2,600,835.86	
Interest on collateral loans.....	91,741.32	
Interest on bonds.....	2,196,299.19	
Interest on premium notes, policy loans, or liens.....	1,119,885.65	
Interest on deposits.....	90,203.77	
Interest on other debts due the company.....	11,699.39	
Discount on claims paid in advance (endowments paid within 1 year of maturity).....	702.74	
Rents, including \$54,520 for company's occupancy of its own buildings.....	160,064.88	
Total interest and rents.....		6,271,432.80
Bonuses on mortgages.....	11,122.55	
Suspended bank dividends.....	493.44	
Trust funds received, being proceeds of death claims left with company at interest.....	10,400.00	
Profit on sale or maturity of ledger assets, bonds.....		22,015.99
		58,191.37
Total income.....		27,657,843.12
Total.....		<u>150,539,899.68</u>

DISBURSEMENTS.

Death claims and additions.....	\$6,102,620.11	
Matured endowments and additions.....	2,676,589.72	
Total death claims and endowments.....		8,779,209.83
Annuities involving life contingencies.....		398,064.88
Premium notes and liens voided by lapse, less \$14,851.21 restorations.....		70,171.65
Surrender values paid in cash, or applied in liquidation of loans or notes.....		2,489,811.05
Surrender values applied to pay new and renewal premiums.....		24,307.35
Surrender values applied to purchase paid-up insurance and annuities.....		304,271.57
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		802,570.80
Dividends applied to pay renewal premiums.....		1,770,554.46
Dividends applied to purchase paid-up additions and annuities.....		178,416.05
Left with the company to accumulate at interest.....		21,280.29
Total paid policyholders.....		14,838,657.93
Expense of investigation and settlement of policy claims, including legal expenses.....		6,958.92
Supplementary contracts not involving life contingencies.....		262,210.25
Dividends with interest, held on deposit surrendered during the year.....		2,235.75
Commissions to agents.....		2,255,430.41
Commuted renewal commissions.....		85,132.54
Agency supervision and traveling expenses of supervisors.....		25,419.37
Branch office expenses.....		127,378.66
Medical examiners' fees and inspection of risks.....		149,601.01
Salaries and all other compensation of officers and home office employees.....		474,632.73
Rent, including company's occupancy of its own buildings.....		140,075.64
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		148,659.86
Legal expense.....		74,911.90
Furniture, fixtures, and safes.....		13,605.57
Repairs and expenses (other than taxes) on real estate.....		46,501.61
Taxes on real estate.....		26,977.59
State taxes on premiums.....		291,048.23
Insurance department licenses and fees.....		19,316.32
All other licenses, fees, and taxes.....		358,166.51
Investment inspections, traveling and other expenses incidental thereto.....		11,852.76

Special mortality investigation.....	\$5, 129.32
Election expenses.....	927.77
Home office expenses, supplies, etc.....	35, 981.65
Agents' balances charged off.....	55.30
Decrease in book value of ledger assets—bonds.....	69, 713.74
Total disbursements.....	19, 420, 579.34
Balance.....	131, 119, 320.34

LEDGER ASSETS.

Book value of real estate.....	2, 573, 134.91
Mortgage loans on real estate.....	52, 100, 392.63
Loans secured by collaterals.....	2, 144, 114.99
Loans on company's policies assigned as collateral.....	18, 670, 660.74
Premium notes on policies in force.....	3, 370, 764.00
Book value of bonds.....	49, 988, 191.08
Cash in office.....	10, 026.85
Deposits in trust companies and banks on interest.....	1, 858, 959.44
Bills receivable.....	197, 790.39
Agents' balances.....	10, 991.09
Bills receivable for premiums.....	134, 294.22
Total ledger assets.....	131, 119, 320.34

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$900, 064.89
Interest due and accrued on bonds.....	715, 475.16
Interest due and accrued on collateral loans.....	18, 336.46
Interest due and accrued on premium notes, loans, or liens.....	18, 715.36
Rents due and accrued on company's property.....	6, 848.14
Interest accrued on bills receivable.....	1, 876.78
Interest accrued on bills receivable for premiums.....	2, 129.18
Market value of real estate over book value.....	1, 663, 445.97
Due from other companies for losses or claims on policies reinsured.....	29, 230.18
Net uncollected and deferred premiums:	
New business.....	679, 249.31
Renewals.....	2, 278, 581.37
Checks for annuities, issued in advance, but not delivered.....	2, 957, 830.68
Gross assets.....	135, 789, 314.87

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	11, 318.10
Cash advanced to or in hands of agents.....	197, 790.39
Bills receivable for premiums.....	134, 294.22
Premium notes or loans on policies and net premiums in excess of value of their policies.....	220, 908.22
Book value of bonds over market value.....	438, 493.12
Interest accrued on bills receivable.....	4, 005.96
Total.....	1, 006, 810.01
Admitted assets.....	134, 782, 504.86

LIABILITIES.

Net reserve.....	113, 422, 652.00
Present value of supplementary contracts not involving life contingencies.....	2, 547, 754.00
Death losses in process of adjustment.....	\$544, 588.80
Death losses reported, no proofs received.....	18, 476.42
Death losses and other policy claims resisted.....	4, 937.86
Total policy claims.....	568, 003.08
Dividends left with the company to accumulate at interest.....	46, 035.78
Premiums paid in advance, including surrender values so applied.....	72, 218.26
Unearned interest and rent paid in advance.....	534, 408.47
Commissions due agents on premium notes, when paid.....	58, 940.59
Salaries, home office expenses, bills and accounts due or accrued.....	2, 524.87
Medical examinations and legal fees due or accrued.....	17, 750.00
State, county, and municipal taxes due or accrued.....	696, 458.55
Dividends or other profits due policyholders.....	496, 702.75
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	3, 307, 000.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	568, 612.70
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	8, 603, 420.64
Reserve or surplus funds not otherwise included in liabilities—reserve for mortality fluctuation.....	1, 487, 232.00
Reserve for asset fluctuation and other contingent liabilities.....	2, 276, 619.94
Trust deposits.....	7, 680.00
Proceeds of policies left with company at interest.....	33, 555.23
Matured credits awaiting proof.....	35, 555.00
Total liabilities.....	134, 782, 504.86

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$3,005,325.03	
Received during the year on new policies.....	58,319.71	
Received during the year on old policies.....	900,962.97	
Restored by revival of policies.....	14,851.21	
		\$3,979,458.92
Deductions during the year as follows:		
Used in payment of losses and claims.....	121,623.22	
Used in purchase of surrendered policies.....	125,543.84	
Voided by lapse.....	85,022.86	
Used in payment of dividends to policyholders.....	125,084.66	
Redeemed by maker in cash.....	151,420.34	
Total reduction of premium note account.....		608,694.92
Balance note assets at end of the year.....		3,370,764.00

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	204,737	\$550,129,103.00
Policies issued, revived, changed, and increased during the year.....	27,962	95,149,833.00
Total.....	232,699	645,278,936.00
Deduct policies which have ceased to be in force during the year:		
By death.....	2,019	6,373,787.00
By maturity.....	1,015	2,680,241.00
By expiry.....	2,081	5,316,923.00
By surrender.....	3,659	12,653,773.00
By lapse.....	4,880	14,294,294.00
By decrease.....		3,239,862.00
Not taken.....	5,349	20,721,758.00
Total.....	19,003	65,280,638.00
Total policies in force at end of year.....	213,696	579,998,298.00
Reinsured.....		1,393,000.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	3,149	\$10,772,319.00
Army and Navy business credited to the District of Columbia during the year.....	46	165,338.00
Policies issued during the year.....	240	1,029,327.00
Total.....	3,435	11,966,984.00
Deduct policies ceased to be in force (including 53 policies for \$270,385 transferred from District during year).....	314	1,395,669.00
Policies in force Dec. 31, 1912.....	3,121	10,571,315.00
Losses and claims unpaid Dec. 31, 1911.....	6	15,039.00
Losses and claims incurred during the year.....	16	67,142.00
Total.....	22	82,181.00
Losses and claims settled during the year.....	21	72,181.00
Losses and claims unpaid Dec. 31, 1912.....	1	10,000.00
Premiums received.....		256,831.00

PHENIX MUTUAL LIFE INSURANCE CO., HARTFORD, CONN.

[Located at No. 49 Pearl Street, Hartford, Conn. Incorporated, 1851; commenced business, 1851. John M. Holcomb, president; Silas H. Cornwell, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$31,450,838.76

INCOME.

First year's premiums on original policies, less reinsurance.....	\$705,048.41	
Surrender values to pay first year's premiums.....	6,452.24	
Dividends applied to purchase paid-up additions and annuities.....	127,974.34	
Surrender values applied to purchase paid-up insurance and annuities.....	77,267.29	
Consideration for original annuities involving life contingencies.....	71,442.96	
Consideration for supplementary contracts involving life contingencies.....	33,207.00	
Total new premiums.....		1,021,392.24
Renewal premiums less reinsurance.....	3,878,024.11	
Dividends applied to pay renewal premiums.....	489,329.62	
Dividends applied to shorten the endowment or premium-paying period.....	5,195.00	
Surrender values applied to pay renewal premiums.....	26,395.42	
Total renewal premiums.....		4,398,944.15
Total premium income.....		5,420,336.39
Consideration for supplementary contracts not involving life contingencies.....		23,839.00
Dividends left with the company to accumulate at interest.....		94,874.82
Interest on mortgage loans.....	1,059,933.13	
Interest on bonds and dividends on stocks.....	317,023.83	
Interest on premium notes, policy loans, or liens.....	228,927.79	
Interest on deposits.....	14,631.86	
Interest on other debts due the company.....	34.93	
Discount on claims paid in advance.....	586.72	
Rents, including \$15,000 for company's occupancy of its own buildings.....	49,524.78	
Total interest and rents.....		1,670,663.04
Mortgage loan commission received.....		9,366.90
Guarantee on mortgage loans.....		232.32
Recovery of payment for death claim paid in 1911.....		13,129.44
Agents' balances previously charged off.....		4,751.41
Profit on sale or maturity of ledger assets:		
Real estate.....	475.00	
Bonds.....	14.00	
Stocks.....	13,758.00	
		14,247.00
Increase in book value of ledger assets—bonds.....		3,324.50
Total income.....		7,254,764.82
Total.....		38,705,603.58

DISBURSEMENTS.

Death claims and additions.....	\$1,753,071.80	
Matured endowments and additions.....	544,521.11	
Total death claims and endowments.....		2,297,592.91
Annuities involving life contingencies.....		26,305.50
Premium notes and liens voided by lapse.....		387.00
Surrender values paid in cash, or applied in liquidation of loans or notes.....		648,084.47
Surrender values applied to pay new and renewal premiums.....		32,847.66
Surrender values applied to purchase paid-up insurance and annuities.....		77,267.29
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		52,840.44
Dividends applied to pay renewal premiums.....		489,329.62
Dividends applied to shorten the endowment or premium-paying period.....		5,195.00
Dividends applied to purchase paid-up additions and annuities.....		127,974.34
Left with the company to accumulate at interest.....		94,874.82
Total paid policyholders.....		3,852,699.05
Expense of investigation and settlement of policy claims, including legal expenses.....		653.66
Supplementary contracts not involving life contingencies.....		9,426.92
Dividends with interest, held on deposit surrendered during the year.....		33,395.22
Commissions to agents.....		575,609.20
Commuted renewal commissions.....		24,242.13
Compensation of managers and agents not paid by commissions on new business.....		17,682.44
Agency supervision and traveling expenses of supervisors.....		25,841.07
Branch office expenses.....		163,018.33
Medical examiners' fees and inspection of risks.....		68,223.59
Salaries and all other compensation of officers and home office employees.....		175,023.23
Rent, including company's occupancy of its own buildings.....		15,000.00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		58,412.22
Legal expense.....		3,188.11
Furniture, fixtures, and safes.....		10,758.12
Repairs and expenses (other than taxes) on real estate.....		22,113.07

Taxes on real estate.....		\$3,008.69
State taxes on premiums.....		61,780.54
Insurance department licenses and fees.....		6,671.94
All other licenses, fees, and taxes.....		86,993.16
Home office traveling expenses.....		2,354.34
Miscellaneous expenses.....		15,857.17
Mortgage loans, expenses.....		3,293.67
Commissions paid on loans.....		17,883.29
Interest on income bonds issued by company.....		338.97
Agents' balances charged off.....		6,537.01
Loss on sale or maturity of ledger assets:		
Real estate.....	\$2,022.00	
Bonds.....	452.00	
		2,474.00
Decrease in book value of ledger assets—bonds.....		7,887.45
Total disbursements.....		5,270,366.59
Balance.....		33,435,236.99

LEDGER ASSETS.

Book value of real estate.....	709,300.00
Mortgage loans on real estate.....	20,468,661.23
Loans on company's policies assigned as collateral.....	4,618,829.62
Premium notes on policies in force.....	83,417.54
Book value of bonds and stocks.....	6,943,171.00
Cash in office.....	807.21
Deposits in trust companies and banks on interest.....	607,271.22
Agents' balances.....	3,779.17
Total ledger assets.....	33,435,236.99

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$421,153.59
Interest due and accrued on bonds.....	48,123.76
Interest due and accrued on premium notes, loans, or liens.....	27,352.65
Interest due and accrued on other assets.....	7.67
	496,637.67
Market value of real estate over book value.....	6,500.00
Net uncollected and deferred premiums:	
New business.....	96,748.70
Renewals.....	397,400.74
	494,149.44
Gross assets.....	34,432,524.10

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	8,203.19
Premium notes or loans on policies and net premiums in excess of value of their policies.....	9,770.45
Book value of ledger assets over market value, stocks and bonds.....	75,102.20
	93,075.84
Admitted assets.....	34,339,448.26

LIABILITIES.

Net reserve.....	31,622,370.00
Present value of supplementary contracts not involving life contingencies.....	63,381.00
Surrender values claimable on policies canceled.....	15,382.65
Death losses in process of adjustment.....	31,359.69
Death losses reported, no proofs received.....	60,000.00
Total policy claims.....	91,359.69
Dividends left with the company to accumulate at interest.....	245,437.39
Premiums paid in advance, including surrender values so applied.....	26,720.56
Unearned interest and rent paid in advance.....	111,698.16
Commissions to agents due or accrued.....	9,587.83
Salaries, rents, office expenses, bills, and accounts due or accrued.....	1,744.59
Medical examiners' and legal fees due or accrued.....	4,632.00
State, county, and municipal taxes due or accrued.....	61,297.66
Dividends or other profits due policyholders.....	59,554.34
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	796,457.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	31,415.85
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	45,989.64
Reserve or surplus funds not otherwise included in liabilities:	
Contingent deferred term dividends.....	14,933.83
Reserve for special paid-up option.....	5,000.00
Unassigned funds (surplus).....	1,132,486.07
Total liabilities.....	34,339,448.26

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$93,673.06	
Received during the year on new policies.....	1,546.00	\$95,219.06
Deductions during the year as follows:		
Used in payment of losses and claims.....	8,109.91	
Used in purchase of surrendered policies.....	393.53	
Voided by lapse.....	387.00	
Used in payment of dividends to policyholders.....	119.94	
Redeemed by maker in cash.....	2,791.14	
Total reduction of premium note account.....		11,801.52
Balance note assets at end of the year.....		83,417.54

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	72,938	\$137,986,210.00
Policies issued, revived, changed, and increased during the year.....	13,020	26,317,560.00
Total.....	85,958	164,303,770.00
Deduct policies which have ceased to be in force during the year		
By death.....	854	1,785,172.00
By maturity.....	333	544,521.00
By expiry.....	626	867,434.00
By surrender.....	1,005	2,512,278.00
By lapse.....	2,402	4,800,258.00
By decrease.....		547,098.00
Not taken.....	1,585	3,575,908.00
Total.....	6,805	14,632,669.00
Total policies in force at end of year.....	79,153	149,671,101.00
Reinsured.....	174	1,937,782.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	433	\$1,172,329.00
Policies issued during the year.....	65	183,000.00
Total.....	498	1,355,329.00
Deduct policies ceased to be in force.....	47	157,479.00
Policies in force Dec. 31 1912.....	451	1,197,850.00
Losses and claims incurred during the year.....	9	19,702.46
Losses and claims settled during the year.....	9	19,702.46
Premiums received.....		45,379.89

SECURITY MUTUAL LIFE INSURANCE CO., BINGHAMTON, N. Y.

[Located at corner Court and Exchange Streets, Binghamton, N. Y. Incorporated, 1886; commenced business, 1887. Fredric W. Jenkins, president; Charles A. La Due, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$5,977,931.46

INCOME.

First year's premiums on original policies, less reinsurance.....	\$157,965.63
Dividends applied to purchase paid-up additions and annuities.....	4,824.39
Surrender values applied to purchase paid-up insurance and annuities.....	23,839.20
Consideration for original annuities involving life contingencies.....	1,000.00
Total new premiums.....	<u>\$187,629.22</u>

Renewal premiums less reinsurance	\$1,386,930.20
Dividends applied to pay renewal premiums	54,937.39
Surrender values applied to pay renewal premiums	14,217.76

Total renewal premiums.....\$1,456,085.35

Total premium income.....	\$1,643,714.57
Dividends left with the company to accumulate at interest.....	4,110.89
Interest on mortgage loans	57,574.23
Interest on collateral loans	2,000.00
Interest on bonds and dividends on stocks	97,540.36
Interest on premium notes, policy loans, or liens	67,120.64
Interest on deposits	8,073.71
Interest on other debts due the company	5,830.43
Rents, including \$15,000 for company's occupancy of its own buildings	45,389.26

Total interest and rents	283,528.63
German Bank, Buffalo—final dividend	13.55
Agents' balances previously charged off	477.95

Total income.....1,931,845.59

Total.....7,909,777.05

DISBURSEMENTS.

Death claims and additions	\$594,425.78
Matured endowments and additions	6,000.00

Total death claims and endowments	600,425.78
Annuities involving life contingencies	688.21
Premium notes and liens voided by lapse, less \$42,292.08 restorations	74,806.38
Surrender values paid in cash or applied in liquidation of loans or notes	363,171.11
Surrender values applied to pay new and renewal premiums	14,217.76
Surrender values applied to purchase paid-up insurance and annuities	23,832.20
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	16,369.19
Dividends applied to pay renewal premiums	54,937.39
Dividends applied to purchase paid-up additions and annuities	4,824.39
Left with the company to accumulate at interest	4,110.89

Total paid policyholders	1,157,390.30
Expense of investigation and settlement of policy claims, including legal expenses	5,307.99
Supplementary contracts not involving life contingencies	4,107.43
Dividends with interest, held on deposit surrendered during the year	498.45
Commissions to agents	159,683.01
Agency supervision and traveling expenses of supervisors	10,291.90
Branch office expenses	61,285.21
Medical examiners' fees and inspection of risks	24,649.07
Salaries and all other compensation of officers and home office employees	94,701.13
Rent, including company's occupancy of its own buildings	20,510.06
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange	11,519.26
Legal expense	5,886.55
Furniture, fixtures, and sales	1,116.52
Repairs and expenses (other than taxes) on real estate	13,476.88
Taxes on real estate	8,637.50
State taxes on premiums	22,959.07
Insurance department licenses and fees	3,227.46
All other licenses, fees, and taxes	2,473.10
Traveling	8,548.17
Agents' due bills paid	254.29
Exchange items previously credited to profit and loss	60.84
General office expense, \$4,141.98; Association Life Insurance Presidents, \$403.60	4,545.58
Examination expense, New York Insurance Department, \$3,063.88; legislation, \$135.56	3,199.44
Election expense, \$1,262.75; consulting actuary fees, \$1,556.15	2,818.90
Agents' balances charged off	3,031.33
Loss on sale or maturity of ledger assets—real estate	990.00
Decrease in book value of ledger assets—bonds	100.00

Total disbursements.....1,631,269.44

Balance.....6,278,507.61

LEDGER ASSETS.

Book value of real estate	726,556.55
Mortgage loans on real estate	1,254,050.00
Loans secured by collaterals	40,000.00
Loans on company's policies assigned as collateral	1,437,116.76
Premium notes on policies in force	41,977.17
Book value of bonds and stocks	2,409,593.50
Cash in office	4,459.11
Deposits in trust companies and banks not on interest	81,125.60
Deposits in trust companies and banks on interest	261,256.53
Bills receivable	874.69
Agents' balances	21,497.70

Total ledger assets.....6,278,507.61

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$20,435.30	
Interest due and accrued on bonds.....	26,639.26	
Interest due and accrued on collateral loans.....	433.33	
Interest due and accrued on premium notes, loans, or liens.....	25,129.97	
Interest due and accrued on other assets.....	1,941.42	
Rents due and accrued on company's property.....	734.00	
		<u>\$75,313.28</u>

Net uncollected and deferred premiums:		
New business.....	41,452.38	
Renewals.....	168,229.83	
		<u>209,682.21</u>

Gross assets.....	6,563,503.10
-------------------	--------------

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	21,497.70	
Bills receivable.....	574.69	
Premium notes or loans on policies and net premiums in excess of value of their policies.....	11,073.18	
Book value of ledger assets over market value, viz:		
Real estate.....	\$4,286.90	
Bonds.....	102,153.50	
	<u>106,440.40</u>	
		<u>139,885.97</u>

Admitted assets.....	<u>6,423,617.13</u>
----------------------	---------------------

LIABILITIES.

Net reserve.....	5,825,721.00
Present value of supplementary contracts not involving life contingencies.....	16,864.00
Surrender values claimable on policies canceled.....	14,529.07
Death losses in process of adjustment.....	\$7,333.00
Death losses reported, no proofs received.....	33,311.59
Death losses and other policy claims resisted.....	<u>27,963.00</u>

Total policy claims.....	68,607.59
Dividends left with the company to accumulate at interest.....	9,940.54
Premiums paid in advance, including surrender values so applied.....	9,382.05
Unearned interest and rent paid in advance.....	14,347.34
Commissions to agents due or accrued (estimated).....	22,285.41
Salaries, rents, office expenses, bills, and accounts due or accrued (estimated).....	4,647.70
Medical examiners' and legal fees due or accrued.....	2,079.78
State, county, and municipal taxes due or accrued.....	25,000.00
Dividends or other profits due policyholders.....	11,448.62
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	6,972.31
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	4,065.94
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	156,467.49
Reserve or surplus funds not otherwise included in liabilities—credits of early policies.....	60,064.81
Agents' due bills outstanding.....	5,077.74
Unassigned funds (surplus).....	<u>166,115.74</u>

Total liabilities.....	<u>6,423,617.13</u>
------------------------	---------------------

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$37,775.21	
Received during the year on old policies.....	5,085.67	
Restored by revival of policies.....	137.15	
		<u>42,998.03</u>

Deductions during the year as follows:		
Used in purchase of surrendered policies.....	225.68	
Voided by lapse.....	466.67	
Redeemed by maker in cash.....	<u>328.51</u>	

Total reduction of premium note account.....	1,020.86
--	----------

Balance note assets at end of the year.....	<u>41,977.17</u>
---	------------------

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	28,955	\$48,301,977 00
Policies issued, revived, changed, and increased during the year.....	4,963	8,607,000 00
Total.....	33,918	56,908,977 00
Deduct policies which have ceased to be in force during the year:		
By death.....	287	597,364 00
By maturity.....	6	6,000 00
By expiry.....	133	256,046 00
By surrender.....	619	913,038 00
By lapse.....	2,853	5,409,178 00
By decrease.....		382,810 00
Not taken.....	562	944,937 00
Total.....	4,360	8,509,373 00
Total policies in force at end of year.....	29,558	48,399,604 00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	149	\$412,672 00
Policies issued during the year.....	17	42,069 00
Total.....	166	454 741 00
Deduct policies ceased to be in force.....	25	78,745 00
Policies in force Dec. 31, 1912.....	141	375,996 00
Losses and claims incurred during the year.....	3	10,000 00
Losses and claims settled during the year.....	3	10,000 00
Premiums received.....		13,182 11

ÆTNA LIFE INSURANCE CO., HARTFORD, CONN.

[Located at 650 Main Street, Hartford, Conn. Incorporated, 1820; commenced business, 1850. Morgan G. Bulkeley, president; C. E. Gilbert, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$2,000,000 00
Amount of ledger assets Dec. 31, of previous year.....	\$93,374,382 66

INCOME.

First year's premiums on original policies less reinsurance.....	\$1,324,549 47	
Surrender values to pay first year's premiums.....	50,327 55	
Dividends applied to purchase paid-up additions and annuities.....	8,988 80	
Surrender values applied to purchase paid-up insurance and annuities.....	108,731 29	
Consideration for original annuities involving life contingencies.....	25,490 51	
Consideration for supplementary contracts involving life contingencies.....	1,256 00	
Total new premiums.....		1,519,343 62
Renewal premiums less reinsurance.....	9,188,756 73	
Dividends applied to pay renewal premiums.....	503,797 94	
Surrender values applied to pay renewal premiums.....	1,262 33	
Renewal premiums for deferred annuities.....	2,092 56	
Total renewal premiums.....		9,695,909 56
Total premium income.....		11,215,253 18
Consideration for supplementary contracts not involving life contingencies.....		108,672 51
Dividends left with the company to accumulate at interest.....		172,835 05
Interest on mortgage loans.....	2,528,103 60	
Interest on collateral loans.....	45,913 31	
Interest on bonds and dividends on stocks.....	1,399,273 89	
Interest on premium notes, policy loans, or liens.....	574,250 49	
Interest on deposits.....	73,745 26	
Discount on claims paid in advance.....	1,528 95	
Rents, including \$35,000 for company's occupancy of its own buildings.....	48,950 67	
Total interest and rents.....		4,671,776 17

Investment expense account.....		\$26,010.78
Reimbursement on account of expense on real estate during foreclosure.....		623.25
Forfeit on bond option.....		500.00
Agents' balances previously charged off.....		11.15
Profit on sale or maturity of ledger assets:		
Real estate.....	\$3,820.10	
Bonds.....	21,852.31	
Stocks.....	316,336.05	
Increase in book value of ledger assets—bonds and stocks.....		342,008.46
Total income.....		250,997.38
Total.....		16,788,687.93
		<u>110,163,070.59</u>

DISBURSEMENTS.

Death claims and additions.....	\$3,901,702.05	
Matured endowment and additions.....	2,703,121.00	
Total death claims and endowment.....		6,604,823.05
Annuities involving life contingencies.....		41,378.04
Surrender values paid in cash or applied in liquidation of loans or notes.....		2,356,547.65
Surrender values applied to pay new and renewal premiums.....		51,589.88
Surrender values applied to purchase paid-up insurance and annuities.....		108,731.29
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....		590,281.29
Dividends applied to pay renewal premiums.....		503,797.94
Dividends applied to purchase paid-up additions and annuities.....		8,988.80
Left with the company to accumulate at interest.....		172,835.05
Total paid policyholders.....		10,438,972.99
Expense of investigation and settlement of policy claims, including legal expenses.....		4,634.28
Supplementary contracts not involving life contingencies.....		41,662.35
Dividends with interest, held on deposit surrendered during the year.....		72,726.34
Interest or dividends to stockholders.....		200,000.00
Commissions to agents.....		1,040,298.66
Commuted renewal commission.....		11,569.57
Compensation of managers and agents not paid by commissions on new business.....		585.00
Agency supervision and traveling expenses of supervisors.....		68,131.45
Branch office expenses.....		143,057.13
Medical examiner's fees and inspection of risks.....		95,327.31
Salaries and all other compensation of officers and home office employees.....		377,812.02
Rent, including company's occupancy of its own buildings.....		84,030.49
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		147,254.33
Legal expense.....		5,590.88
Furniture, fixtures, and safes.....		12,215.69
Repairs and expenses (other than taxes) on real estate.....		34,430.97
Taxes on real estate.....		12,948.65
State taxes on premiums.....		133,567.85
Insurance department licenses and fees.....		10,587.47
All other licenses, fees, and taxes.....		333,749.74
Investment expense account.....		16,333.19
Sundries.....		1,137.35
Incidentals.....		1,540.02
Membership in Association of Life Insurance Presidents.....		3,374.12
Home office travel.....		3,049.51
Bills receivable charged off.....		21,071.43
Loss on sale or maturity of ledger assets:		
Real estate.....	188.75	
Bonds.....	2,767.76	
Stocks.....	18,662.50	
Decrease in book value of ledger assets:		21,619.01
Bonds.....	251,191.20	
Stocks.....	28,917.25	
		280,108.45
Total disbursements.....		13,617,386.25
Balance.....		96,545,684.34

LEDGER ASSETS

Book value of real estate.....	577,487.41	
Mortgage loans on real estate.....	50,630,808.52	
Loans secured by collaterals.....	1,088,454.97	
Loans on company's policies assigned as collateral.....	8,975,905.06	
Premium notes on policies in force.....	128,401.00	
Book value of bonds and stocks.....	31,820,903.66	
Cash in office.....	9,355.62	
Deposits in trust companies and banks not on interest.....	1,125,490.35	
Deposits in trust companies and banks on interest.....	2,150,493.55	
Bills receivable.....	372.71	
Agents' balances.....	32,011.49	
Total ledger assets.....		96,545,684.34

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,292,091.39	
Interest due and accrued on bonds.....	395,683.85	
Interest due and accrued on collateral loans.....	20,099.79	
Interest due and accrued on premium notes, loans, or liens.....	149,043.00	
Interest due and accrued on other assets.....	1,612.69	
Rents due and accrued on company's property.....	250.00	
		\$1,859,680.82
Market value of bonds and stocks over book value.....		2,429,378.43
Due from other companies for losses or claims on policies reinsured.....		523.00
Net uncollected and deferred premiums:		
New business.....	200,471.00	
Renewals.....	979,023.81	
		1,180,094.81
Gross assets.....		102,015,361.40

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	39,408.68	
Bills receivable.....	372.71	
Premium notes or loans on policies and net premiums in excess of value of their policies.....	232.93	
Total.....		40,014.35
Admitted assets:		
Life business.....		101,975,347.05
Accident, health, and liability business.....		8,552,288.33
Total admitted assets.....		110,527,635.38

LIABILITIES

Net reserve.....		87,024,894.00
Present value of supplementary contracts not involving life contingencies.....		430,231.00
Surrender values claimable on policies cancelled.....		9,826.80
Death losses in process of adjustment.....	\$164,599.00	
Death losses reported, no proofs received.....	184,562.00	
Matured endowments due and unpaid.....	46,251.00	
Death losses and other policy claims resisted.....	24,644.47	
Annuity claims, involving life contingencies, due and unpaid.....	78.61	
Total policy claims.....		420,135.08
Due and unpaid on supplementary contracts not involving life contingencies.....		150.00
Dividends left with the company to accumulate at interest.....		701,142.47
Premiums paid in advance, including surrender values so applied.....		43,069.71
Unearned interest and rent paid in advance.....		238,011.59
Commissions due agents on premium notes, when paid.....		2,447.50
Commissions to agents due or accrued.....		1,345.01
Cost of collection on uncollected and deferred premiums in excess of loading.....		57,048.88
Salaries, rents, office expenses, bills, and accounts due or accrued.....		3,164.43
Medical examiners' and legal fees due or accrued.....		11,303.00
State, county, and municipal taxes due or accrued.....		432,944.39
Dividends or other profits due policyholders.....		88,471.40
Dividends declared on or apportioned to annual-dividend policies payable to policyholders during 1913.....		788,119.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....		566,580.54
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred-dividend policies.....		1,288,924.58
Special reserve held under ten-year renewable term and other contracts.....		760,106.00
Total liabilities, life business.....		92,957,915.38
Total liabilities, accident, health, and liability business.....		5,763,406.15
Received par value of new stock to be issued October, 1913.....	\$1,596,400.00	
Paid-up capital.....	2,000,000.00	
		\$3,596,400.00
Unassigned funds (surplus).....		8,209,913.85
		11,806,313.85
Total liabilities, life, accident, health, and other business.....		110,527,635.38

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$147,045.00	
Received during the year on new policies.....	9,804.56	
Received during the year on old policies.....	3,289.70	
		159,639.26
Deductions during the year as follows:		
Used in payment of losses and claims.....	13,533.44	
Used in purchase of surrendered policies.....	1,711.53	
Used in payment of dividends to policyholders.....	3,374.44	
Redeemed by maker in cash.....	12,613.85	
Total reduction of premium note account.....		31,238.26
Balance note assets at end of the year.....		128,401.00

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	175,710	\$322,994,436.07
Policies issued, revived, changed, and increased during the year.....	31,925	53,204,479.00
Total.....	207,635	376,198,915.07
Deduct policies which have ceased to be in force during the year:		
By death.....	2,111	3,923,642.65
By maturity.....	1,777	2,694,085.00
By expiry.....	8,952	2,718,809.00
By surrender.....	4,719	9,218,912.81
By lapse.....	3,479	9,433,307.00
By decrease.....		817,026.20
Not taken.....	4,329	7,579,512.00
Total.....	25,367	36,385,294.66
Total policies in force at end of year.....	182,268	339,813,620.41
Reinsured.....	42	445,292.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	743	\$1,194,772.52
Policies transferred during the year.....	64	115,143.00
Policies issued during the year.....	614	222,167.48
Total.....	1,421	1,532,083.00
Deduct policies ceased to be in force.....	474	256,411.00
Policies in force Dec. 31, 1912.....	947	1,275,672.00
Losses and claims incurred during the year.....	11	15,528.00
Losses and claims settled during the year.....	10	15,128.00
Losses and claims unpaid Dec. 31, 1912.....	1	400.00
Premiums received.....		34,329.67

ETNA LIFE INSURANCE CO., HARTFORD, CONN.

(ACCIDENT, HEALTH, AND LIABILITY DEPARTMENT.)

[Located at No. 650 Main Street, Hartford, Conn. Incorporated 1820; commenced business in 1850. M. G. Bulkeley, president; C. E. Gilbert, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$2,000,000.00
Amount of ledger assets Dec. 31 of previous year.....	6,337,599.78
Increase of paid up capital during the year.....	1,596,400.00
Extended at.....	\$7,933,999.78

INCOME.

	Gross premiums written and renewed during the year.	Deduct—			Total deductions.	Net premiums.
		Reinsurance.	Return premiums on policies canceled.	Premiums on policies not taken.		
Accident.....	\$2,342,193.08	\$69,940.87	\$61,440.94	\$351,235.12	\$482,616.93	\$1,859,576.15
Health.....	653,714.44	14,099.75	22,642.02	131,324.33	168,066.10	485,648.34
Liability.....	6,017,297.94	26,523.86	504,014.24	918,790.44	1,449,328.54	4,567,969.40
Workmen's collective.....	31,349.46		6,180.40	2,917.43	9,097.83	22,251.63
Total.....	9,044,554.92	110,564.48	594,277.60	1,404,267.32	2,109,109.40	6,935,445.52

Total net premiums.....		\$6,935,445.52
Interest on mortgage loans.....	\$117,462.77	
Interest on collateral loans.....	4.80	
	<u>\$117,467.57</u>	
Interest on bonds and dividends on stocks.....	79,067.29	
Interest from other sources, interest on deposits.....	26,819.85	
	<u>105,887.14</u>	
Interest from warrant holders.....	1,550.52	
Interest on premium account.....	459.05	
	<u>2,009.57</u>	
Rents.....	498.75	
Total interest and rents.....		225,863.03
Surplus account, increase paid in.....		798,200.00
Agents' balances previously charged off.....		362.99
Total income.....		<u>7,959,871.54</u>
Sum.....		<u>15,893,871.32</u>

DISBURSEMENTS.

	Gross amount paid for losses.	Deduct reinsurance.	Net amount paid policyholders for losses.
Accident.....	\$983,806.85	\$66,087.58	\$917,719.27
Health.....	224,890.07	6,157.22	218,732.85
Liability.....	2,327,283.95		2,327,283.95
Workmen's collective.....	9,922.03		9,922.03
Total.....	<u>3,545,902.90</u>	<u>72,244.80</u>	<u>3,473,658.10</u>

Investigation and adjustment of claims.....	\$578,283.12
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	1,842,896.14
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	245,094.29
Salaries, traveling, and all other expenses of agents not paid by commissions.....	200,799.03
Medical examiners' fees and salaries.....	11,472.37
Inspections (other than medical and claim).....	156,566.99
Rents.....	84,201.67
Repairs and expenses (other than taxes) on real estate.....	243.38
Taxes on real estate.....	175.85
State taxes on premiums.....	98,002.62
Insurance department licenses and fees.....	6,478.00
All other licenses, fees, and taxes.....	2,526.18
Legal expenses.....	3,748.80
Advertising.....	72,720.51
Printing and stationery.....	86,522.39
Postage, telegraph, telephone, and express.....	69,338.97
Furniture and fixtures.....	47,792.42
Stockholders for interest or dividends.....	145,870.85
Sundry expenses, \$16,386.49; investment expenses, \$540.60; profit and loss, \$1,316.52; Aetna gold bond, \$2,000; interest paid, \$67.12. to agents, \$2.74.....	20,313.47
Decrease in book value of ledger assets—bonds and stocks.....	370.00
Total disbursements.....	<u>7,147,035.15</u>
Balance.....	<u>8,746,836.17</u>

LEDGER ASSETS.

Book value of real estate.....			9,618.93
Mortgage loans on real estate, first liens.....			2,821,100.00
Loans secured by pledge of bonds, stocks, or other collaterals.....			80.00
Book value of bonds and stocks.....			3,823,489.79
Cash in office.....			484.31
Deposits in trust companies and banks not on interest.....			176,709.93
Deposits in trust companies and banks on interest.....			559,046.19
	On policies or renewals issued on or after Oct. 1, 1912.	On policies or renewals issued prior to Oct. 1, 1912.	
Gross premiums in course of collection, viz:			
Accident.....	\$276,747.53	\$671.90	
Health.....	70,722.74	182.00	
Liability.....	828,176.72	134,741.62	
Workmen's collective.....	2,945.65	2,059.54	
Total.....	1,184,592.64	137,655.06	
Bills receivable.....			1,322,247.70
Advance traveling expense.....			27,699.92
			6,360.00
Ledger assets as per balance.....			8,746,836.17

NONLEDGER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$72,080.40	
Bonds.....	38,018.24	
Collateral loans.....	3.85	
Other assets.....	2,359.98	
Rents due and accrued.....	910.00	
	<u>\$113,372.47</u>	
Due from reinsurance companies (premium account).....		14,959.46
Gross assets.....		<u>8,875,168.10</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	27,699.92	
Premiums in course of collection written prior to Oct. 1, 1912.....	137,655.06	
Book value of ledger assets over market value—bonds and stocks.....	151,164.79	
Advance traveling expense and salaries.....	6,360.00	
Total.....		<u>322,879.77</u>
Total admitted assets, accident, health, and liability business.....		8,552,288.33
Admitted assets, life business.....		<u>101,975,347.05</u>
Total admitted assets.....		<u>110,527,635.38</u>

LIABILITIES.

Losses and claims.	Adjusted.	Reported or in process of adjustment.	Resisted.	Total.	Net unpaid claims except liability claims.	Estimated expense of investiga- tion and adjust- ment of unpaid claims.	Total.
Accident.....	\$6,794.85	\$75,910.38	\$171,748.84	\$254,454.07	\$254,454.07	\$7,633.62	\$262,087.69
Health.....	2,727.14	3,262.92	1,357.00	7,347.06	7,347.06	220.41	7,567.47
Workmen's col- lective.....		3,315.00		3,315.00	3,315.00		3,315.00
Total.....	9,521.99	82,488.30	173,105.84	265,116.13	265,116.13	7,854.03	272,970.16

Net unpaid claims, except liability claims.....	\$272,970.16	
Special reserve for unpaid liability losses.....	2,440,391.85	
Total unpaid claims and expenses of settlement.....		\$2,713,362.01
Unearned premiums at 50 per cent on risks running 1 year or less.....	2,544,845.85	
Unearned premiums, pro rata on risks running more than 1 year.....	84,395.19	
Total unearned premiums.....		2,629,241.04
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct. 1, 1912:		
Accident.....	96,861.63	
Health.....	25,318.50	
Liability.....	171,009.21	
Workmen's collective.....	589.13	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		293,778.47
State, county, and municipal taxes due or accrued.....		9,438.03
Interest due or accrued.....		90,539.59
Reinsurance.....		24,935.95
Advance premiums (100 per cent).....		1,479.61
		<u>631.45</u>
Total liabilities, accident, health, and liability business.....		5,763,406.15
Total liabilities, life business.....		<u>92,957,915.38</u>
Total amount of all liabilities except capital.....		98,721,321.53
Received par value of new stock to be issued October, 1913.....	1,596,400.00	
Capital actually paid up in cash.....	2,000,000.00	
Surplus over all liabilities:		
Accident, health, and liability business.....	\$1,192,482.18	
Life business.....	7,017,431.67	
	<u>8,209,913.85</u>	
Surplus as regards policyholders.....		11,806,313.85
Total liabilities.....		<u>110,527,635.38</u>

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.	Workmen's collective.
In force Dec. 31, 1911.....	\$1,550,703.58	\$417,905.25	\$2,914,466.37	\$9,408.59
Written or renewed during the year.....	2,342,193.08	653,714.44	6,017,297.94	31,349.46
Total.....	3,892,896.66	1,071,619.69	8,931,764.31	40,758.05
Deduct expirations and cancellations.....	2,175,400.18	590,890.46	5,709,959.34	33,173.14
Balance.....	1,717,496.48	480,729.23	3,221,804.97	7,584.91
Deduct reinsured policies.....	7,808.01	2,315.00	749.19	-----
Net in force Dec. 31, 1912.....	1,709,688.47	478,414.23	3,221,055.78	7,584.91

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident.....	\$15,728.00	\$15,255.68
Health.....	7,585.76	5,162.52
Liability.....	9,105.34	3,500.24
Total.....	32,419.10	23,918.44

COLUMBIAN NATIONAL LIFE INSURANCE CO., BOSTON, MASS.

[Located at No. 77 Franklin Street, Boston, Mass. Incorporated, 1902; commenced business, 1902. Arthur E. Childs, president; Wm. H. Brown, secretary.]

CAPITAL.

Capital stock paid up in cash..... \$1,000,000.00
Amount of ledger assets Dec. 31 of previous year..... \$7,374,934.65

INCOME.

First year's premiums on original policies less reinsurance..... \$317,577.35
Surrender values to pay first year's premiums..... 828.66
Dividends applied to purchase paid-up additions and annuities... 242.74
Surrender values applied to purchase paid-up insurance and annuities..... 24,154.40
Consideration for original annuities involving life contingencies... 634.71
Total new premiums..... 343,437.86
Renewal premiums less reinsurance..... 1,484,292.44
Dividends applied to pay renewal premiums..... 37,049.48
Surrender values applied to pay renewal premiums..... 3,184.57
Renewal premiums for deferred annuities..... 726.70
Total renewal premiums..... 1,525,253.19
Total premium income..... 1,868,691.05
Consideration for supplementary contracts not involving life contingencies..... 5,091.17
Dividends left with the company to accumulate at interest..... 2,070.15
Ledger assets other than premiums from other companies for assuming their risks..... 1,103.17
Interest on mortgage loans..... \$96,217.38
Interest on bonds and dividends on stocks..... 181,736.99
Interest on premium notes, policy loans or liens..... 57,277.64
Interest on deposits..... 6,458.06
Interest on other debts due the company..... 16,143.93
Rents..... 185.00
Total interest and rents..... 358,019.00
Interest O'Brien mortgages account..... 75.46
Accident and health department..... 232,465.06
Profit on sale or maturity of ledger assets—bonds..... 6,997.61
Increase in book value of ledger assets—bonds..... 252.69
Total income..... 2,474,765.36
Total..... 9,849,750.01

DISBURSEMENTS.

Death claims and additions.....	\$444,942.52
Matured endowments and additions.....	15,300.00
Total death claims and endowments.....	\$460,242.52
Annuities involving life contingencies.....	954.56
Premium notes and liens voided by lapse, less \$3,142.82 restorations.....	28,250.23
Surrender values paid in cash, or applied in liquidation of loans or notes.....	203,046.95
Surrender values applied to pay new and renewal premiums.....	4,013.23
Surrender values applied to purchase paid-up insurance and annuities.....	24,154.40
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	5,657.27
Dividends applied to pay renewal premiums.....	37,049.48
Dividends applied to purchase paid-up additions and annuities.....	242.74
Left with the company to accumulate at interest.....	2,070.15
Total paid policyholders.....	765,681.53
Expense of investigation and settlement of policy claims, including legal expenses.....	2,874.88
Supplementary contracts not involving life contingencies.....	1,000.00
Interest or dividends to stockholders.....	70,000.00
Commissions to agents.....	182,395.26
Commuted renewal commissions.....	450.00
Agency supervision and traveling expenses of supervisors.....	15,015.63
Branch office expenses.....	137,477.24
Medical examiners' fees and inspection of risks.....	37,167.47
Salaries and all other compensation of officers and home office employees.....	119,133.94
Rent, including company's occupancy of its own buildings.....	35,940.55
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	36,022.74
Legal expense.....	2,400.02
Furniture, fixtures, and safes.....	3,477.20
Repairs and expenses (other than taxes) on real estate.....	347.93
State taxes on premiums.....	20,775.33
Insurance department licenses and fees.....	6,277.63
All other licenses, fees, and taxes.....	3,045.24
American Investment Securities Co.....	61,250.00
Home office expenses.....	8,430.32
Traveling expenses.....	6,390.30
Discount on premium paid in advance.....	184.01
Commission and expense account Colorado National Consolidation.....	2,607.91
Accident and health department.....	237,614.27
Agents' balances charged off.....	4,537.53
Decrease in book value of ledger assets—bonds.....	8,124.41
Total disbursements.....	1,768,621.34
Balance.....	8,081,128.67

LEDGER ASSETS.

Book value of real estate.....	637,497.74
Mortgage loans on real estate.....	1,759,894.53
Loans on company's policies assigned as collateral.....	1,014,570.68
Premium notes on policies in force.....	122,835.49
Book value of bonds and stocks.....	4,175,266.06
Cash in office.....	3,739.88
Deposits in trust companies and banks not on interest.....	1,329.26
Deposits in trust companies and banks on interest.....	242,555.44
Agents' balances.....	77,862.37
Contingent fund subject to draft by cashier.....	\$2,081.19
Suspense.....	8,523.34
Accident and health premium in course of collection.....	10,604.53
Total ledger assets.....	34,972.69
	8,081,128.67

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	30,341.73
Interest due and accrued on bonds.....	33,033.55
Interest due and accrued on premium notes, loans, or liens.....	9,808.87
Interest due and accrued on other assets.....	1,179.48
Net uncollected and deferred premiums:	74,363.63
New business.....	84,255.59
Renewals.....	170,854.24
Gross assets.....	255,109.83
	8,410,602.13

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	79,736.32
Cash advanced to or in hands of officers or agents.....	2,081.19
Suspense.....	8,523.34
Premium notes or loans on policies and net premiums in excess of value of their policies.....	25,878.46
Book value of ledger assets over market value, viz:	
Real estate.....	236.91
Bonds and stocks.....	139,299.06
Accident and health premiums in course of collection written prior to Oct. 1, 1912.....	2,772.33
Admitted assets.....	258,527.61
	8,152,074.52

LIABILITIES.

Net reserve.....		\$6,514,523.00
Present value of supplementary contracts not involving life contingencies.....		16,057.00
Surrender values claimable on policies canceled.....		1,606.85
Death losses in process of adjustment.....	\$16,197.00	
Death losses reported, no proofs received.....	28,095.82	
Death losses and other policy claims resisted.....	5,000.00	
Total policy claims.....		49,292.82
Dividends left with the company to accumulate at interest.....		2,749.58
Premiums paid in advance, including surrender values so applied.....		7,879.63
Unearned interest and rent paid in advance.....		18,422.08
Commissions to agents due or accrued.....		129.43
Salaries, rents, office expenses, bills and accounts due or accrued.....		14,150.60
Medical examiners' and legal fees due or accrued.....		4,753.95
State, county, and municipal taxes due or accrued.....		19,642.01
Dividends or other profits due policyholders.....		3,233.36
Reserve for death claims in 1912 not reported until 1913.....		11,404.60
Balance from sale at foreclosure O'Brien mortgages.....		4,074.87
Accident and health department.....		145,156.93
Paid-up capital.....		1,000,000.00
Unassigned funds (surplus).....		338,997.81
Total liabilities.....		8,152,074.52

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$133,147.99	
Received during the year on new policies.....	41,427.53	
Received during the year on old policies.....	215,170.20	
Restored by revival of policies.....	3,142.82	
		392,888.54
Deductions during the year as follows:		
Used in payment of losses and claims.....	956.30	
Voided by lapse.....	31,393.05	
Used in payment of dividends to policyholders.....	1,418.56	
Redeemed by maker in cash.....	236,285.14	
Total reduction of premium note account.....		270,053.05
Balance note assets at end of the year.....		122,835.49

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	18,657	\$51,784,933.90	2,537	\$386,113.00
Policies issued, revived, changed, and increased during the year.....	7,445	18,634,476.00	7	8,700.00
Total.....	26,102	70,419,409.90	2,544	394,813.00
Deduct policies which have ceased to be in force during the year:				
By death.....	118	432,418.50	61	9,665.00
By maturity.....	3	9,800.00		
By expiry.....	23	78,080.00		
By surrender.....	553	1,706,183.26	100	17,608.00
By lapse.....	2,466	5,334,594.00	56	9,094.00
By decrease.....		617,891.54		233.00
Not taken.....	1,096	2,934,829.00		
Total.....	4,259	11,113,796.30	217	36,600.00
Total policies in force at end of year.....	21,843	59,305,613.60	2,327	358,213.00
Reinsured.....		1,687,117.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	33	\$98,931.00
Policies transferred during the year.....	3	13,500.00
Policies issued during the year.....	25	91,832.00
Total.....	61	204,263.00
Deduct policies ceased to be in force.....	12	7,550.00
Policies in force Dec. 31, 1912.....	49	196,713.00
Premiums received.....		5,299.13

COLUMBIAN NATIONAL LIFE INSURANCE CO., BOSTON, MASS.

(ACCIDENT, HEALTH, AND LIABILITY DEPARTMENT.)

[Located at No. 77 Franklin Street, Boston, Mass. Incorporated 1902, commenced business in 1902.
Arthur E. Childs, president; William H. Brown, secretary.]**INCOME.**

	Gross premi- ums written and renewed during the year.	Deduct—			Total deductions.	Net premiums.
		Reinsur- ance.	Return premiums on policies canceled.	Premiums on policies not taken.		
Accident.....	\$203,178.08	\$3,947.33	\$4,054.38	\$52,336.27	\$60,337.98	\$142,840.10
Health.....	121,304.24	1,587.70	2,546.09	33,185.17	37,318.96	83,985.28
Disability.....	5,499.68					5,499.68
Total.....	329,982.00	5,535.03	6,600.47	85,521.44	97,656.94	232,325.06

Total net premiums.....	\$232,325.06
Policy fees required or represented by applications.....	140.00
Total income (carried to life statement).....	232,465.06

DISBURSEMENTS.

	Gross amount paid for losses.	Deduct re- insurance.	Net amount paid policy- holders for losses.
Accident.....	\$54,444.89	\$1,216.59	\$53,228.30
Health.....	40,349.05	846.22	39,502.83
Disability.....	302.33		302.33
Total.....	95,096.27	2,062.81	93,033.46

Investigation and adjustment of claims.....	\$3,823.37
Policy fees retained by agents.....	140.00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	78,788.58
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	22,087.38
Salaries, traveling, and all other expenses of agents not paid by commissions.....	13,039.92
Medical examiners' fees and salaries.....	709.00
Inspections (other than medical and claim).....	473.00
Rents.....	5,000.66
State taxes on premiums.....	2,596.72
Insurance department licenses and fees.....	1,544.07
All other licenses, fees, and taxes.....	183.00
Legal expenses.....	580.00
Advertising.....	1,697.10
Printing and stationery.....	6,322.87
Postage, telegraph, telephone, and express.....	2,431.94
Furniture and fixtures.....	633.79
Exchange.....	\$72.18
Home office, expense.....	2,520.09
Home office, traveling.....	1,937.14
Total disbursements (carried to life statement).....	4,529.41
Total disbursements (carried to life statement).....	237,614.27

LEDGER ASSETS.

	On policies or renew- als issued on or after Oct. 1, 1912.	On policies or renew- als issued prior to Oct. 1, 1912.	
Gross premiums in course of collection, viz:			
Accident.....	\$21,466.91	\$1,848.22	
Health.....	10,733.45	924.11	
Total (carried to life statement).....	32,200.36	2,772.33	34,972.69

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1912 (carried to life statement)..... \$2,772.33

LIABILITIES.

Losses and claims.	Ad- justed	Reported or in process of adjust- ment.	Resisted.	Total.	Deduct reinsur- ance.	Net unpaid claims except liability claims.	Estimated expense of investiga- tion and adjustment of unpaid claims.	Total.
Accident.....	\$274.00	\$13,180.44	\$16,500.00	\$29,954.44	\$320.00	\$29,634.44	\$500.00	\$30,134.44
Health.....	548.57	7,090.39	.....	7,638.96	631.15	7,007.81	.....	7,007.81
Total.....	822.57	20,270.83	16,500.00	37,593.40	951.15	36,642.25	500.00	37,142.25

Total unpaid claims and expenses of settlement..... \$37,142.25

Unearned premiums at 50 per cent on risks running one year or less..... 90,179.92

Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct. 1, 1912:

Accident..... \$6,399.10

Health..... 3,199.55

9,598.65

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued..... 592.18

State, county, and municipal taxes due or accrued..... 3,677.52

Reinsurance..... 1,025.00

Advance premiums (100 per cent)..... 191.57

Unearned disability premiums (50 per cent)..... 2,749.84

Total liabilities (carried to life statement)..... 145,156.93

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force Dec. 31, 1911.....	\$105,404.54	\$55,587.27
Written or renewed during the year.....	203,178.08	121,304.24
Total.....	308,582.62	176,891.51
Deduct expirations and cancellations.....	184,623.56	114,911.98
Balance.....	123,959.06	61,979.53
Deduct reinsured policies.....	4,275.63	1,303.14
Net in force Dec. 31, 1912.....	119,683.43	60,676.39

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

Gross premiums less return premiums on risks written or renewed during the year:

Accident..... 62.15

Health..... 55.35

Total..... 117.50

CONTINENTAL ASSURANCE CO., CHICAGO, ILL.

[Located at No. 1208 Michigan Avenue, Chicago, Ill. Incorporated 1911; commenced business 1911.
H. G. B. Alexander, president; Manton Maverick, secretary.]

CAPITAL.

Capital stock paid up in cash..... \$100,000.00

Amount of ledger assets Dec. 31 of previous year..... \$145,109.30

INCOME.

First year's premiums on original policies, less reinsurance..... \$13,421.95

Renewal premiums, less reinsurance..... 1,947.48

Total premium income..... 15,369.43

Interest on mortgage loans..... 6,191.17

Interest on deposits..... 789.35

Total interest..... 6,980.52

Agents' balances previously charged off..... 1.80

Total income..... 22,351.75

Total..... 167,461.05

DISBURSEMENTS.

Death claims and additions.....	\$673.00
Commissions to agents.....	7,451.17
Compensation of managers and agents not paid by commission on new business.....	403.43
Medical examiners' fees and inspection of risks.....	2,240.56
Salaries and all other compensation of officers and home office employees.....	2,189.98
Rent.....	400.00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	2,071.20
State taxes on premiums.....	57.31
Insurance department licenses and fees.....	1,766.95
Collection charges.....	2.17
General expense.....	218.49
Agents' balances charged off.....	974.25
Total disbursements.....	18,448.51
Balance.....	149,012.54

LEDGER ASSETS.

Mortgage loans on real estate.....	120,500.00
Cash in office.....	328.99
Deposits in trust companies and banks on interest.....	27,996.09
Agents' balances.....	187.46
Total ledger assets.....	149,012.54

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,240.76
Interest due and accrued on other assets.....	25.83
	1,266.59
Net uncollected and deferred premiums:	
New business.....	1,610.74
Renewals.....	1,195.70
	2,806.44
Gross assets.....	153,085.57

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	237.99
Admitted assets.....	152,847.58

LIABILITIES.

Net reserve.....	6,581.60
Premiums paid in advance, including surrender values so applied.....	25.00
Salaries, rents, office expenses, bills and accounts due or accrued.....	140.50
Medical examiners' and legal fees due or accrued.....	173.00
State, county, and municipal taxes due or accrued.....	210.34
Reserve to provide for disability benefits contained in policies.....	140.04
Contingent reserve.....	1,000.00
Paid-up capital.....	100,000.00
Unassigned funds (surplus).....	44,577.10
Total liabilities.....	152,847.58

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	108	\$141,326.00
Policies, issued, revived, changed, and increased during the year.....	760	670,330.00
Total.....	868	811,656.00
Deduct policies which have ceased to be in force during the year:		
By death.....	2	673.00
By lapse.....	190	132,817.00
Not taken.....	77	75,634.00
Total.....	269	209,124.00
Total policies in force at end of year.....	599	602,532.00

BUSINESS IN THE DISTRICT OF COLUMBIA.

	Ordinary.	
	Number	Amount.
Policies in force Dec. 31, 1911.....	6	\$5,562.00
Policies issued during the year.....	52	33,490.00
Total.....	58	39,052.00
Deduct policies ceased to be in force.....	23	15,388.00
Policies in force Dec. 31, 1912.....	35	23,664.00
Premiums received.....		799.02

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK, N. Y.

[Located at No. 165 Broadway, New York, N. Y. Incorporated, 1859; commenced business, 1859. W. A. Day, president; W. Alexander, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$100,000.00
Amount of ledger assets Dec. 31, of previous year.....	\$496,510,231.01

INCOME.

First year's premiums on original policies, less reinsurance....	\$5,029,671.74
Surrender values to pay first year's premiums.....	7,821.56
Dividends applied to purchase paid-up additions and annuities	1,152,093.90
Consideration for original annuities involving life contingencies	897,529.12
Consideration for supplementary contracts involving life contingencies.....	398,269.18
Total new premiums.....	\$7,485,385.50
Renewal premiums less reinsurance.....	45,237,762.49
Dividends applied to pay renewal premiums.....	2,035,783.53
Surrender values applied to pay renewal premiums.....	36,329.20
Renewal premiums for deferred annuities.....	36,018.09
Total renewal premiums.....	47,345,893.31
Total premium income.....	\$54,831,278.81
Consideration for supplementary contracts not involving life contingencies.....	240,584.39
Dividends left with the company to accumulate at interest.....	141,578.10
Interest on mortgage loans.....	4,667,585.28
Interest on collateral loans.....	122.22
Interest on bonds and dividends on stocks.....	12,233,923.38
Interest on premium notes, policy loans or liens.....	3,686,253.21
Interest on deposits.....	304,386.10
Interest on other debts due the company.....	172,425.66
Discount on claims paid in advance.....	7,519.76
Rents—including \$98,541.26 for company's occupancy of its own buildings.....	1,027,751.50
Total interest and rents.....	22,099,966.91
Rent deposits.....	5,869.56
Deposits on accounts of insurance.....	13,048.37
Fire insurance indemnity fund.....	7,750.00
Profits.....	4,843.90
Agents' balances previously charged off.....	8,029.51
Profit on sale or maturity of ledger assets:	
Real estate.....	51.14
Bonds.....	37,340.00
Stocks.....	223,941.82
Increase in book value of ledger assets—bonds.....	261,332.96
	189,693.00
Total income.....	77,803,980.51
Total.....	574,314,211.52

DISBURSEMENTS.

Death claims and additions.....	\$20,542,017.90
Matured endowments and additions.....	8,997,755.47
Total death claims and endowments.....	\$29,539,773.37
Annuities involving life contingencies.....	1,271,774.10
Surrender value paid in cash, or applied in liquidation of loans or notes.....	11,843,817.20
Surrender values applied to pay new and renewal premiums.....	44,150.76
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	9,817,306.85
Dividends applied to pay renewal premiums.....	2,035,783.53
Dividends applied to purchase paid-up additions and annuities.....	1,152,093.90
Left with the company to accumulate at interest.....	141,578.10
Total paid policyholders.....	55,846,277.81

Expense of investigation and settlement of policy claims, including legal expenses.....	\$14,291.07
Supplementary contracts not involving life contingencies.....	261,807.54
Dividends with interest, held on deposit surrendered during the year.....	24,382.89
Interest or dividends to stockholders.....	7,000.00
Commissions to agents.....	4,982,794.98
Commuted renewal commissions.....	73,590.07
Compensation of managers and agents not paid by commission on new business.....	127,692.39
Agency supervision and traveling expenses of supervisors.....	355,226.23
Branch office expenses.....	1,298,524.85
Medical examiners' fees and inspection of risks.....	371,087.87
Salaries and all other compensation of officers and home office employees.....	1,424,402.21
Rent—including company's occupancy of its own buildings.....	177,698.83
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	255,773.85
Legal expense.....	63,899.48
Furniture, fixtures and safes.....	88,823.32
Repairs and expenses (other than taxes) on real estate.....	283,863.11
Taxes on real estate.....	161,976.78
State taxes on premiums.....	570,208.58
Insurance department license and fees.....	26,124.71
All other licenses, fees and taxes.....	302,285.64
Other disbursements.....	194,684.19
Foreign exchange.....	19,118.02
Interest on policy claims.....	10,394.74
Fire insurance indemnity funds.....	120,605.07
Disbursements on account of fire.....	56,381.59
Losses:	
Policy claims.....	\$3,640.60
Rents.....	7,528.43
Agents' balances charged off.....	11,169.12
Loss on sale or maturity of ledger assets—bonds.....	276,585.16
Decrease in book value of ledger assets—bonds and stocks.....	3,457.00
	1,303,123.01
Total disbursements.....	68,693,258.11
Balance.....	505,620,953.41

LEDGER ASSETS.

Book value of real estate.....	\$29,008,032.44
Mortgage loans on real estate.....	98,885,046.94
Loans secured by collaterals.....	100,000.00
Loans on company's policies assigned as collateral.....	77,890,952.55
Book value of bonds and stocks.....	291,037,555.00
Cash in office.....	59,648.79
Deposits in trust companies and banks not on interest.....	298,875.18
Deposits in trust companies and banks on interest.....	6,461,764.56
Bills receivable.....	3,961.64
Agents' balances.....	1,258,544.67
Supplies.....	34,862.43
Cash in transit.....	581,709.21
Total ledger assets.....	505,620,953.41

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$707,809.07
Interest due and accrued on bonds.....	3,752,395.31
Interest due and accrued on collateral loans.....	1,375.00
Interest due and accrued on policy loans.....	252,839.40
Interest due and accrued on other assets.....	29,526.04
Rents due and accrued on company's property.....	133,465.74
Net uncollected and deferred premiums:	4,877,410.56
New business.....	890,563.08
Renewals.....	4,601,116.93
Gross assets.....	515,990,043.98

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	34,862.43
Agents' and other debit balances.....	1,338,194.54
Bills receivable.....	3,961.64
Book value of ledger assets over market value—stocks.....	678,560.80
Total.....	2,055,579.41
Admitted assets.....	513,934,464.57

LIABILITIES.

Net reserve.....	419,397,337.00
Present value of supplementary contracts not involving life contingencies.....	2,400,777.00
Surrender values claimable on policies canceled.....	69,922.29
Death losses due and unpaid.....	\$20,889.77
Death losses in process of adjustment.....	126,139.94
Death losses reported, no proofs received.....	1,861,546.00
Matured endowments due and unpaid.....	509,041.59
Death losses and other policy claims resisted.....	182,928.00
Annuity claims, involving life contingencies, due and unpaid.....	30,620.40

Due and unpaid on supplementary contracts not involving life contingencies.....	\$4,419.98
Dividends left with the company to accumulate at interest.....	334,883.34
Premiums paid in advance, including surrender values so applied.....	285,554.23
Unearned interest and rent paid in advance.....	1,742,889.72
Commissions to agents due or accrued.....	124,066.54
Salaries, rents, office expenses, bills, and accounts due or accrued.....	127,329.77
Medical examiners' and legal fees due or accrued.....	47,860.67
State, county, and municipal taxes due or accrued.....	890,549.98
Dividends or other profits due policyholders.....	943,890.16
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	3,980,000.00
Dividends declared on or apportioned to deferred dividends policies payable to policyholders during 1913.....	9,689,600.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	63,811,572.00
Reserve or surplus funds not otherwise included in liabilities, reserve for unreported death losses.....	450,000.00
Fire insurance indemnity fund.....	33,323.12
Deposits on account of insurance.....	258,219.88
Fire relief fund.....	11,434.86
Paid-up capital.....	100,000.00
Unassigned funds (surplus).....	6,499,683.33
Total liabilities.....	513,934,464.57

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	540,602	\$1,392,433,443.00
Policies issued, revived, changed, and increased during the year.....	77,707	198,888,932.00
Total.....	618,309	1,591,322,375.00
Deduct policies which have ceased to be in force during the year:		
By death.....	6,672	20,714,136.00
By maturity.....	3,131	9,012,932.00
By expiry.....	1,992	4,365,488.00
By surrender.....	11,916	34,179,361.00
By lapse.....	12,830	27,873,853.00
By decrease.....		3,660,721.00
Not taken.....	12,160	44,524,812.00
Total.....	48,701	144,331,303.00
Total policies in force at end of year.....	569,608	1,446,991,072.00
Reinsured.....	595	15,876,597.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	3,424	\$8,815,338.00
Policies issued during the year.....	405	937,388.00
Total.....	3,829	9,752,726.00
Deduct policies ceased to be in force.....	314	861,717.00
Policies in force Dec. 31, 1912.....	3,555	8,891,009.00
Losses and claims unpaid Dec. 31, 1911.....	1	360.00
Losses and claims incurred during the year.....	40	143,946.86
Total.....	41	149,306.86
Losses and claims settled during the year.....	36	134,050.50
Losses and claims unpaid Dec. 31, 1912.....	5	15,256.36
Premiums received.....		359,724.93

GERMANIA LIFE INSURANCE CO., NEW YORK CITY, N. Y.

[Located at No. 50 Union Square, New York City, N. Y. Incorporated 1860; commenced business 1860.
Cornelius Doremus, president; Carl Heye, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$200,000.00	
Amount of ledger assets Dec. 31 of previous year.....		\$45,701,511.04

INCOME.

First year's premiums on original policies, less reinsurance.....	\$721,864.82	
Dividends applied to purchase paid-up additions and annuities.....	61,739.89	
Surrender values applied to purchase paid-up insurance and annuities.....	118,588.25	
Consideration for original annuities involving life contingencies.....	33,218.16	
Consideration for supplementary contracts involving life contingencies.....	168.51	
Total new premiums.....		935,579.63
Renewal premiums less reinsurance.....	4,595,040.03	
Dividends applied to pay renewal premiums.....	390,548.76	
Renewal premiums for deferred annuities.....	110.38	
Total renewal premiums.....		4,985,699.17
Total premium income.....		5,921,278.80
Consideration for supplementary contracts not involving life contingencies.....		10,993.15
Dividends left with the company to accumulate at interest.....		3,908.21
Interest on mortgage loans.....	1,247,088.92	
Interest on bonds.....	393,286.46	
Interest on premium notes, policy loans, or liens.....	278,809.46	
Interest on deposits.....	10,345.69	
Interest on advance to agents.....	492.38	
Discount on claims paid in advance.....	74.62	
Rents, including \$47,746.90 for company's occupancy of its own buildings.....	294,044.20	
Total interest and rents.....		2,224,741.73
Policy fees.....		2,643.24
Recovered on deficiency judgment on account of real estate taken under foreclosure.....		850.00
Profit on sale or maturity of ledger assets—bonds.....		1,656.60
Increase in book value of ledger assets—bonds.....		2,795.19
Total income.....		8,168,866.92
Total.....		53,870,377.96

DISBURSEMENTS.

Death claims and additions.....	\$1,621,041.23	
Matured endowments and additions.....	1,541,716.81	
Total death claims and endowments.....		3,162,758.04
Annuities involving life contingencies.....		41,824.04
Surrender values paid in cash, or applied in liquidation of loans or notes.....		785,182.42
Surrender values applied to purchase paid-up insurance and annuities.....		118,588.25
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		375,083.61
Dividends applied to pay renewal premiums.....		390,548.76
Dividends applied to purchase paid-up additions and annuities.....		61,739.89
Left with the company to accumulate at interest.....		3,908.21
Total paid policyholders.....		4,939,633.22
Expense of investigation and settlement of policy claims, including legal expenses.....		1,589.20
Supplementary contracts not involving life contingencies.....		7,221.54
Dividends with interest, held on deposit surrendered during the year.....		887.10
Interest or dividends to stockholders.....		24,000.00
Commissions to agents.....		508,287.47
Commuted renewal commissions.....		2,950.00
Agency supervision and traveling expenses of supervisors.....		103,034.47
Branch office expenses.....		250,427.10
Medical examiners' fees and inspection of risks.....		55,755.20
Salaries and all other compensation of officers and home office employees.....		216,460.84
Rent—including company's occupancy of its own buildings.....		47,746.90
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		79,190.34
Legal expense.....		1,633.06
Furniture, fixtures, and safes.....		8,349.69
Repairs and expenses (other than taxes) on real estate.....		113,313.62
Taxes on real estate.....		51,659.47
State taxes on premiums.....		53,519.67
Insurance department licenses and fees.....		5,511.04
All other licenses, fees, and taxes.....		22,582.32
Insurance papers.....	\$1,545.90	
Office repairs.....	647.10	
Ice, laundry, and lunches.....	1,080.77	
Association dues.....	2,686.98	
Office supplies.....	5,962.33	
Sundries.....	5,779.00	
Agents' balances charged off.....		17,702.08
		8,899.84

Decrease in book value of ledger assets:		
Real estate.....	\$49,100.00	
Bonds.....	6,832.22	
		\$55,932.22
Total disbursements.....		6,576,286.98
Balance.....		47,294,090.98

LEDGER ASSETS.

Book value of real estate.....	4,336,935.33
Mortgage loans on real estate.....	27,229,459.20
Loans on company's policies assigned as collateral.....	5,256,633.27
Book value of bonds.....	10,017,648.63
Cash in office.....	1,256.63
Deposits in trust companies and banks not on interest.....	54,337.31
Deposits in trust companies and banks on interest.....	397,820.61
Total ledger assets.....	47,294,090.98

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$451,219.99
Interest due and accrued on bonds.....	143,607.94
Interest due and accrued on premium notes, loans, or liens.....	31,126.43
Rents due and accrued on company's property.....	3,617.03
	629,571.39
Net uncollected and deferred premiums:	
New business.....	144,240.75
Renewals.....	915,040.50
	1,059,281.25
Gross assets.....	48,982,943.62

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz, bonds.....	698,423.00
Admitted assets.....	48,284,520.62

LIABILITIES.

Net reserve.....	40,964,497.00
Present value of supplementary contracts not involving life contingencies.....	66,774.88
Surrender values claimable on policies canceled.....	9,197.35
Death losses due and unpaid.....	\$37,178.52
Death losses in process of adjustment.....	21,603.07
Death losses reported, no proofs received.....	138,030.53
Matured endowments due and unpaid.....	43,054.47
Death losses and other policy claims resisted.....	2,281.74
Annuity claims, involving life contingencies, due and unpaid.....	2,999.83
Total policy claims.....	245,148.16
Dividends left with the company to accumulate at interest.....	14,691.74
Premiums paid in advance, including surrender values so applied.....	18,510.25
Unearned interest and rent paid in advance.....	68,961.72
Commissions to agents due or accrued.....	1,446.58
Salaries, rents, office expenses, bills, and accounts due or accrued.....	7,548.35
Medical examiners' and legal fees due or accrued.....	3,348.00
State, county, and municipal taxes due or accrued.....	57,388.04
Dividends or other profits due policyholders.....	151,548.26
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	505,350.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	404,032.71
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies.....	3,427,802.54
Extra reserve for absolute, war, and world policies and other liabilities.....	172,993.10
Paid-up capital.....	200,000.00
Unassigned funds (surplus).....	1,965,281.94
Total liabilities.....	48,284,520.62

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	73, 921	\$134, 047, 507. 00
Policies issued, revived, changed, and increased during the year.....	9, 683	20, 984, 627. 00
Total.....	83, 604	155, 032, 134. 00
Deduct policies which have ceased to be in force during the year:		
By death.....	840	1, 650, 871. 00
By maturity.....	1, 076	1, 528, 269. 00
By expiry.....	95	301, 427. 00
By surrender.....	1, 641	2, 894, 444. 00
By lapse.....	2, 022	4, 345, 779. 00
By decrease.....	1, 272	450, 032. 00
Not taken.....	1, 272	2, 816, 674. 00
Total.....	6, 946	13, 987, 496. 00
Total policies in force at end of year.....	76, 658	141, 044, 638. 00
Reinsured.....		201, 000. 00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	227	\$370, 800. 00
Policies issued during the year.....	2	3, 000. 00
Total.....	229	373, 800. 00
Deduct policies ceased to be in force.....	24	39, 782. 00
Policies in force Dec. 31, 1912.....	205	334, 018. 00
Losses and claims incurred during the year.....	7	18, 624. 81
Losses and claims settled during the year.....	6	16, 124. 81
Losses and claims unpaid Dec. 31, 1912.....	1	2, 500. 00
Premiums received.....		12, 602. 78

HOME LIFE INSURANCE CO., NEW YORK, N. Y.

[Located at No. 256 Broadway, New York City, N. Y. Incorporated, 1860; commenced business, 1860.
George E. Ide, president; Ellis W. Gladwin, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$125, 000. 00	
Amount of ledger assets Dec. 31 of previous year.....		\$25, 982, 130. 55

INCOME.

First year's premiums on original policies, less reinsurance.....	\$449, 932. 25	
Dividends applied to purchase paid-up additions and annuities.....	309, 045. 37	
Matured endowments applied to purchase paid-up additions.....	4, 481. 56	
Consideration for original annuities involving life contingencies.....	21, 552. 50	
Consideration for supplementary contracts involving life contingencies.....	9, 494. 69	
Total new premiums.....		794, 506. 37
Renewal premiums less reinsurance.....	3, 049, 189. 76	
Dividends applied to pay renewal premiums.....	162, 515. 55	
Surrender values applied to pay renewal premiums.....	52. 09	
Renewal premiums for deferred annuities.....	17, 064. 74	
Total renewal premiums.....		3, 228, 792. 14
Total premium income.....		
Consideration for supplementary contracts not involving life contingencies.....		
Dividends left with the company to accumulate at interest.....		

Interest on mortgage loans.....	\$350,137.02	
Interest on bonds and dividends on stocks.....	599,598.52	
Interest on premium notes, policy loans, or liens.....	239,379.98	
Interest on deposits.....	4,646.07	
Interest on other debts due the company.....	2,187.69	
Discount on claims paid in advance.....	200.22	
Rents, including \$30,000 for company's occupancy of its own buildings.....	98,576.22	
Total interest and rents.....		\$1,294,725.72
Received from bank balances previously charged off.....		47.10
Profit on sale or maturity of ledger assets—bonds and stocks.....		13,909.62
Increase in book value of ledger assets—bonds.....		7,854.31
Total income.....		5,359,332.75
Total.....		31,341,463.30

DISBURSEMENTS.

Death claims and additions.....	\$1,063,307.13	
Matured endowments and additions.....	525,823.16	
Total death claims and endowments.....		1,589,130.29
Annuities involving life contingencies.....		46,637.08
Surrender values paid in cash or applied in liquidation of loans or notes.....		788,543.59
Surrender values applied to pay new and renewal premiums.....		52.09
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....		30,693.07
Dividends applied to pay renewal premiums.....		162,515.55
Dividends applied to purchase paid-up additions and annuities.....		309,045.37
Left with the company to accumulate at interest.....		10,442.49
Total paid policyholders.....		2,937,060.13
Expense of investigation and settlement of policy claims, including legal expenses.....		181.15
Supplementary contracts not involving life contingencies.....		22,598.29
Dividends with interest, held on deposit surrendered during the year.....		2,298.42
Interest or dividends to stockholders.....		15,000.00
Commissions to agents.....		399,111.69
Commuted renewal commissions.....		692.00
Agency supervision and traveling expenses of supervisors.....		35,367.25
Branch office expenses.....		88,778.75
Medical examiners' fees and inspection of risks.....		29,900.08
Salaries and all other compensation of officers and home office employees.....		182,456.76
Rent, including company's occupancy of its own buildings.....		30,000.00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		36,113.37
Legal expense.....		4,100.00
Furniture, fixtures, and safes.....		5,524.94
Repairs and expenses (other than taxes) on real estate.....		37,244.88
Taxes on real estate.....		15,199.20
State taxes on premiums.....		48,447.62
Insurance department licenses and fees.....		8,420.96
All other licenses, fees, and taxes.....		9,819.81
Traveling expenses of home officers and home office employees.....		1,816.95
Medico-actuarial mortality investigation.....		1,847.09
Legislative and other expenses paid through Association of Life Insurance Presidents.....		1,469.20
Investment expenses, rent of vault, etc.....		1,124.69
Miscellaneous expenses.....		4,612.38
Loss on sale or maturity of ledger assets—bonds.....		18,987.75
Decrease in book value of ledger assets:		
Real estate.....	\$61,381.40	
Bonds.....	11,695.39	
Total disbursements.....		73,076.79
Balance.....		27,327,513.15

LEDGER ASSETS.

Book value of real estate.....	1,500,000.00	
Mortgage loans on real estate.....	7,109,125.00	
Loans on company's policies assigned as collateral.....	3,483,598.64	
Premium notes on policies in force.....	601,264.20	
Book value of bonds and stocks.....	14,253,989.57	
Deposits in trust companies and banks not on interest.....	67,879.45	
Deposits in trust companies and banks on interest.....	300,414.38	
Agents' balances.....	11,243.91	
Total ledger assets.....		27,327,513.15

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$28,566.18	
Interest due and accrued on bonds.....	179,014.57	
Interest due and accrued on premium notes, loans, or liens.....	13,950.08	
Interest due and accrued on other assets.....	500.00	
Rents due and accrued on company's property.....	4,565.83	
Net uncollected and deferred premiums:		226,596.66
New business.....	51,582.41	
Renewals.....	360,933.87	
		412,516.28
Gross assets.....		27,966,626.09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$11,442.58	
Book value of ledger assets over market value, viz, bonds and stocks	169,244.57	
Total		\$180,687.15
Admitted assets		<u>27,785,938.94</u>

LIABILITIES.

Net reserve	24,982,483.00	
Present value of supplementary contracts not involving life contingencies	245,987.00	
Surrender values claimable on policies canceled	3,988.59	
Death losses in process of adjustment	\$2,459.95	
Death losses reported, no proofs received	86,978.50	
Matured endowments due and unpaid	33,110.34	
Death losses and other policy claims resisted	5,000.00	
Total policy claims		127,548.79
Dividends left with the company to accumulate at interest		28,187.48
Premiums paid in advance, including surrender values so applied		25,640.46
Unearned interest and rent paid in advance		120,468.85
Commissions to agents due or accrued		8,336.24
Salaries, rents, office expenses, bills, and accounts due or accrued		1,200.00
Medical examiners' and legal fees due or accrued		2,938.00
State, county, and municipal taxes due or accrued		55,511.67
Dividends or other profits due policyholders		13,563.91
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913		109,000.00
Reserve or surplus funds not otherwise included in liabilities—reserve for death claims not reported Dec. 31, 1912		15,000.00
Paid-up capital		125,000.00
Unassigned funds (surplus)		1,921,086.95
Total liabilities		<u>27,785,938.94</u>

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911	\$596,865.17	
Received during the year on new policies	16,037.66	
Received during the year on old policies	107,483.46	
Restored by revival of policies	17,036.52	
		737,422.81
Deductions during the year as follows:		
Used in payment of losses and claims—		
Losses	\$32,390.60	
Endowments	2,688.48	
		35,079.08
Used in purchase of surrendered policies	40,869.91	
Used in payment of dividends to policyholders	14,681.12	
Redeemed by maker in cash	45,528.50	
Total reduction of premium note account		136,158.61
Balance note assets at end of the year		<u>601,264.20</u>

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911	52,844	\$105,832,631.00
Policies issued, revived, changed, and increased during the year	7,052	16,358,333.00
Total	59,896	122,190,964.00
Deduct policies which have ceased to be in force during the year:		
By death	531	1,065,474.00
By maturity	167	525,823.00
By expiry	86	226,026.00
By surrender	1,511	3,307,560.00
By lapse	1,509	3,259,336.00
By decrease		412,633.00
Not taken	922	2,076,985.00
Total	4,726	10,873,837.00
Total policies in force at end of year	55,170	111,317,127.00
Reinsured	146	1,800,000.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	802	\$1,792,757.00
Policies issued during the year.....	183	388,666.66
Total.....	985	2,181,423.66
Deduct policies ceased to be in force.....	105	257,300.66
Policies in force Dec. 31, 1912.....	880	1,924,123.00
Losses and claims incurred during the year.....	9	21,446.24
Losses and claims settled during the year.....	7	17,355.66
Losses and claims unpaid Dec. 31, 1912.....	2	4,090.58
Premiums received.....		60,425.57

JEFFERSON STANDARD LIFE INSURANCE CO., GREENSBORO, N. C.

[Located at Elm Street, Greensboro, N. C. Incorporated 1907; commenced business 1907. George A. Grimsley, president; C. C. Taylor, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$349,980.00
Amount of ledger assets Dec. 31, of previous year.....	1,016,330.66
Increase of paid-up capital during year.....	99,980.00
Extended at.....	\$1,116,310.66

INCOME.

First year's premiums on original policies less reinsurance.....	\$148,303.47
Consideration for supplementary contracts involving life contingencies.....	2,097.60
Total new premiums.....	150,401.07
Renewal premiums less reinsurance.....	508,143.08
Dividends applied to pay renewal premiums.....	6,043.93
Total renewal premiums.....	514,187.01
Total premium income.....	664,588.08
Consideration for supplementary contracts not involving life contingencies.....	10,298.00
Dividends left with the company to accumulate at interest.....	24.81
Ledger assets other than premiums from other companies for assuming their risks.....	2,423,738.45
Interest on mortgage loans.....	58,598.33
Interest on collateral loans.....	3,379.58
Interest on bonds and dividends on stocks.....	13,289.91
Interest on premium notes, policy loans or liens.....	13,849.16
Interest on deposits.....	1,577.23
Rents.....	273.15
Total interest and rents.....	90,967.36
Loss and gain.....	1,739.69
Profit on sale or maturity of ledger assets—bonds.....	439.44
Total income.....	3,191,795.83
Total.....	4,308,106.49

DISBURSEMENTS.

Death claims and additions.....	139,303.84
Annuities involving life contingencies.....	3,912.50
Premium notes and liens voided by lapse.....	2,600.76
Surrender values paid in cash or applied in liquidation of loans or notes.....	42,675.89
Dividends applied to pay renewal premiums.....	6,043.93
Left with the company to accumulate at interest.....	24.81
Total paid policyholders.....	194,561.73
Expense of investigation and settlement of policy claims, including legal expenses.....	1,916.30
Commissions to agents.....	120,841.82
Compensation of managers and agents not paid by commissions on new business.....	3,181.04
Branch office expenses.....	2,379.71
Medical examiners' fees and inspection of risks.....	18,062.94
Salaries and all other compensation of officers and home office employees.....	29,038.21
Rent, including company's occupancy of its own buildings.....	4,225.29
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	13,735.46
Legal expense.....	411.85

Paid for Greensboro Life Insurance Co.....	\$100,200.00
State taxes on premiums.....	1,478.25
Insurance department licenses and fees.....	2,756.21
All other licenses, fees, and taxes.....	7,086.17
Traveling expenses, officers and directors.....	7,300.27
Traveling expenses advanced not accounted for.....	335.90
Sundries.....	668.47
Greensboro Life (adjustment account).....	882.25
Security Life & Annuity Company account.....	9,732.81
Accrued interest on assets of Greensboro Life.....	11,542.91
Total disbursements.....	530,337.59
Balance.....	3,777,768.90

LEDGER ASSETS.

Book value of real estate.....	\$44,714.60
Mortgage loans on real estate.....	2,257,140.80
Loans secured by collaterals.....	331,964.56
Loans on company's policies assigned as collateral.....	517,253.65
Premium notes on policies in force.....	106,901.11
Book value of bonds and stocks.....	160,240.12
Cash in office.....	4,116.74
Deposits in trust companies and banks not on interest.....	14,778.84
Deposits in trust companies and banks on interest.....	125,287.65
Bills receivable.....	10,178.06
Agents' balances.....	72,917.63
Furniture and fixtures.....	9,450.20
Total ledger assets.....	3,777,768.90

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	38,729.09
Interest due and accrued on bonds.....	1,922.92
Interest due and accrued on collateral loans.....	1,958.54
Interest due and accrued on premium notes, loans, or liens.....	4,965.58
Interest due and accrued on certificate of deposit.....	1,245.11
Rents due and accrued on company's property.....	180.00
Market value of real estate over book value.....	49,001.22
Due from other companies for losses or claims on policies reinsured.....	8,976.16
Net uncollected and deferred premiums:	
New business.....	2,199.79
Renewals.....	91,744.67
	93,944.46
Gross assets.....	3,940,440.74

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$9,450.20
Agents' debit balances.....	62,739.57
Bills receivable.....	10,178.06
Premium notes or loans on policies and net premiums in excess of value of their policies.....	11,881.00
Total.....	94,248.83
Admitted assets.....	3,846,191.91

LIABILITIES.

Net reserve.....	2,832,265.00
Present value of supplementary contracts not involving life contingencies.....	51,222.00
Total and permanent disability installment.....	7,037.00
Death losses in process of adjustment.....	33,582.46
Death losses reported, no proofs received.....	25,280.00
Total policy claims.....	58,862.46
Due and unpaid on supplementary contracts not involving life contingencies.....	250.00
Dividends left with the company to accumulate at interest.....	232.86
Premiums paid in advance, including surrender values so applied.....	2,716.41
Unearned interest and rent paid in advance.....	8,064.46
Commissions due agents on premium notes, when paid.....	351.51
Commissions to agents due or accrued.....	1,151.91
Salaries, rents, office expenses, bills and accounts due or accrued.....	1,193.79
Medical examiners' and legal fees due or accrued.....	2,567.50
State, county, and municipal taxes due or accrued.....	5,085.76
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	12,000.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	1,500.00
Annuity fund.....	190,686.44
Balance due Greensboro Life (account reinsurance).....	7,413.28
Paid-up capital.....	349,980.00
Unassigned funds (surplus).....	313,611.53
Total liabilities.....	3,846,191.91

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$26,950.50	
Received during the year on old policies.....	113,665.27	
		\$140,615.77
Deductions during the year as follows:		
Used in payment of losses and claims.....	741.33	
Voided by lapse.....	2,600.76	
Redeemed by maker in cash.....	30,372.57	
Total reduction of premium note account.....		33,714.66
Balance note assets at end of the year.....		106,901.11

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	7,608	\$11,115,942.00
Policies issued, revived, changed, and increased during the year.....	18,919	31,421,062.00
Total.....	26,527	42,537,004.00
Deduct policies which have ceased to be in force during the year:		
By death.....	105	213,740.00
By expiry.....	19	22,000.00
By surrender.....	229	418,056.00
By lapse.....	2,158	3,585,930.00
By decrease.....		257,976.00
Total.....	2,511	4,497,702.00
Total policies in force at end of year.....	24,016	38,039,302.00
Reinsured.....	167	753,442.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	4	\$13,000.00
Policies transferred during the year.....	21	46,500.00
Policies issued during the year.....	2	3,500.00
Total.....	27	63,000.00
Deduct policies ceased to be in force.....	1	10,000.00
Policies in force Dec. 31, 1912.....	26	53,000.00
Premiums received.....		638.96

LIFE INSURANCE CO. OF VIRGINIA, RICHMOND, VA.

[Located at Capitol and Tenth Streets, Richmond, Va. Incorporated, 1871; commenced business, 1871.
J. G. Walker, president; Algie S. Hurt, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$400,000.00	
Amount of ledger assets Dec. 31 of previous year.....		\$7,116,139.76

INCOME.

First year's premiums on original policies, less reinsurance.....	497,796.43	
Surrender values to pay first year's premiums.....	322.08	
Dividends applied to purchase paid-up additions and annuities.....	734.05	
Surrender values applied to purchase paid-up insurance and annuities.....	39,237.46	
Consideration for supplementary contracts involving life contingencies.....	343.30	
Total new premiums.....		538,433.32
Renewal premiums, less reinsurance.....	2,578,863.64	
Dividends applied to pay renewal premiums.....	1,996.81	
Surrender values applied to pay renewal premiums.....	75.34	
Total renewal premiums.....		2,580,935.79
Total premium income.....		3,119,369.11

Interest on mortgage loans.....	\$327,046.52	
Interest on collateral loans.....	1,265.00	
Interest on bonds and dividends on stocks.....	32,885.69	
Interest on premium notes, policy loans, or liens.....	14,130.14	
Interest on deposits.....	13,496.01	
Rents, including \$20,800 for company's occupancy of its own buildings.....	20,860.00	
Total interest and rents.....		\$409,683.36
Agents' cash bonds.....		825.00
Unclaimed deposits on industrial applications.....		890.02
Profit on sale or maturity of ledger assets.....		
Mortgage loans.....	445.00	
Bonds.....	1,475.00	
		1,920.00
Total income.....		3,532,687.49
Total.....		10,648,827.25

DISBURSEMENTS.

Death claims and additions.....	\$966,937.08	
Matured endowments and additions.....	151.55	
Total death claims and endowments.....		973,982.77
Annuities involving life contingencies.....		300.00
Surrender values paid in cash, or applied in liquidation of loans or notes.....		47,382.07
Surrender values applied to pay new and renewal premiums.....		397.42
Surrender values applied to purchase paid-up insurance and annuities.....		39,237.46
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		63,116.23
Dividends applied to pay renewal premiums.....		1,996.81
For adjustment of policy contracts.....		414.20
Dividends applied to purchase paid-up additions and annuities.....		734.05
Total paid policyholders.....		1,127,561.61
Expense of investigation and settlement of policy claims, including legal expenses.....		3,396.97
Supplementary contracts not involving life contingencies.....		1,000.00
Interest or dividends to stockholders.....		72,000.00
Commissions to agents.....		535,910.75
Agency supervision and traveling expenses of supervisors.....		20,562.54
Branch-office expenses.....		250,320.38
Medical examiners' fees and inspection of risks.....		56,280.13
Salaries and all other compensation of officers and home office employees.....		173,827.91
Rent, including company's occupancy of its own buildings.....		45,146.50
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		45,179.75
Legal expense.....		9,752.23
Furniture, fixtures, and safes.....		14,691.42
Repairs and expenses (other than taxes) on real estate.....		2,611.68
Taxes on real estate.....		4,345.72
State taxes on premiums.....		40,217.08
Insurance department licenses and fees.....		333.00
All other licenses, fees, and taxes.....		30,840.76
General expenses, home office.....		15,917.80
Traveling.....		3,535.38
Agents' cash bonds.....		1,350.00
Deposits on industrial applications refunded.....		5.05
Profit and loss.....		56.14
Loss on sale or maturity of ledger assets, real estate.....		997.62
Decrease in book value of ledger assets:		
Bonds.....	410.88	
Mortgages.....	237.42	
		648.30
Total disbursements.....		2,456,488.62
Balance.....		8,192,338.63

LEDGER ASSETS.

Book value of real estate.....	443,752.03	
Mortgage loans on real estate.....	6,299,473.97	
Loans secured by collaterals.....	22,350.00	
Loans on company's policies assigned as collateral.....	241,240.74	
Premium notes on policies in force.....	2,918.50	
Book value of bonds and stocks.....	765,818.28	
Cash in office.....	12,682.43	
Deposits in trust companies and banks not on interest.....	11,445.04	
Deposits in trust companies and banks on interest.....	392,516.05	
Teutonia Bank & Trust Co.....	149.59	
Total ledger assets.....		8,192,338.63

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$93,913.47	
Interest due and accrued on bonds.....	13,231.50	
Interest due and accrued on collateral loans.....	141.19	
Interest due and accrued on premium notes, loans, or liens.....	1,708.56	
		\$108,994.72
Market value of real estate over book value.....		43,893.41
Market value of bonds and stocks over book value.....		21,709.61
Due from other companies for losses or claims on policies reinsured.....		7,943.00
Net uncollected and deferred premiums:		
New business.....	19,189.97	
Renewals.....	84,438.00	
		103,627.97
Premiums, extension notes.....		2,990.60
Admitted assets.....		8,481,497.94

LIABILITIES.

Net reserve.....		6,484,975.00
Present value of supplementary contracts not involving life contingencies (ordinary).....		6,490.00
Surrender values claimable on policies canceled (ordinary, \$1,825).....		32,917.00
Death losses not reported (ordinary, \$10,000).....	\$30,000.00	
Death losses in process of adjustment (ordinary, \$1,958).....	12,285.11	
Death losses reported, no proofs received (ordinary, \$21,835).....	22,079.75	
Matured endowments due and unpaid (ordinary).....	1,890.05	
Total policy claims.....		66,254.91
Premiums paid in advance, including surrender values so applied (ordinary, \$2,961.08).....		51,091.94
Unearned interest and rent paid in advance (ordinary).....		3,952.16
Commissions due agents on premium notes, when paid (ordinary).....		266.12
Commissions to agents due or accrued (ordinary, \$86.80).....		9,045.23
Salaries, rents, office expenses, bills, and accounts due or accrued (ordinary, \$2,406.25).....		9,199.53
Medical examiners' and legal fees due or accrued (ordinary, \$1,011.50).....		3,970.57
State, county, and municipal taxes due or accrued.....		30,594.02
Unpaid dividends to stockholders.....		10,000.00
Dividends or other profits due policyholders.....		9,279.66
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....		939.20
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....		14,675.44
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		225,000.00
Amount set apart for additional death benefits.....		12,846.59
Agents' cash bonds.....		975.00
Mortgage on real estate owned, \$25,000; accrued interest thereon, \$208.33.....		25,208.33
Unclaimed deposits on industrial applications.....		1,002.65
Paid-up capital.....		400,000.00
Unassigned funds (surplus).....		1,082,874.59
Total liabilities.....		8,481,497.94

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$5,829.58	
Received during the year on new policies.....	17,453.23	
		23,282.81
Total reduction of premium note account.....		17,373.71
Balance note assets at end of the year.....		5,909.10

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	16,086	\$14,035,928.00	552,727	\$64,886,418.00
Policies issued, revived, changed, and increased during the year.....	4,230	4,533,590.00	154,483	20,041,080.00
Total.....	20,316	18,569,518.00	707,210	84,927,498.00
Deduct policies which have ceased to be in force during the year:				
By death.....	143	139,887.00	8,874	847,295.00
By maturity.....	1	1,000.00	8	296.00
By expiry.....	4	2,500.00	11	143.00
By surrender.....	416	321,335.00	422	50,971.00
By lapse.....	1,660	1,478,867.00	114,561	13,200,441.00
By decrease.....		64,505.00		497,177.00
Not taken.....	564	589,024.00		
Total.....	2,788	2,587,119.00	123,876	14,596,323.00
Total policies in force at end of year.....	17,528	15,982,399.00	583,334	70,331,175.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1911.....	435	\$301,059.00	12,316	\$1,445,745.00
Policies transferred during the year.....	5	3,100.00	260	32,334.00
Policies issued during the year.....	64	46,535.00	2,344	298,339.00
Total.....	504	350,694.00	14,920	1,776,418.00
Transferred from District of Columbia.....	7	6,000.00	261	32,458.00
Deduct policies ceased to be in force.....	59	41,095.00	1,865	201,457.00
Policies in force Dec. 31, 1912.....	438	303,599.00	12,794	1,542,503.00
Losses and claims unpaid Dec. 31, 1911.....			2	199.20
Losses and claims incurred during the year.....	6	3,595.00	121	14,782.54
Total.....	6	3,595.00	123	14,981.74
Losses and claims settled during the year.....	6	3,595.00	122	14,811.34
Losses and claims unpaid Dec. 31, 1912.....			1	170.40
Premiums received (ordinary and industrial).....				69,741.91

MANHATTAN LIFE INSURANCE CO., NEW YORK, N. Y.

[Located at No. 64, 66, 68, and 70 Broadway, New York City, N. Y. Incorporated, 1850; commenced business, 1850. Morris W. Torrey, president; Melvin De Mott, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$100,000.00	
Amount of ledger assets Dec. 31, of previous year.....		\$21,268,120.54

INCOME.

First year's premiums on original policies, less reinsurance.....	159,474.78	
Surrender values to pay first year's premiums.....	2,416.35	
Dividends applied to purchase paid-up additions and annuities.....	6,218.19	
Consideration for original annuities involving life contingencies.....	2,994.68	
Consideration for supplementary contracts involving life contingencies.....	4,179.17	
Total new premiums.....		175,283.17
Renewal premiums less reinsurance.....	1,890,316.96	
Dividends applied to pay renewal premiums.....	63,854.40	
Surrender values applied to pay renewal premiums.....	1,556.91	
Total renewal premiums.....		1,955,728.27
Total premium income.....		2,131,011.44
Consideration for supplementary contracts not involving life contingencies.....		11,550.00
Dividends left with the company to accumulate at interest.....		2,047.75
Interest on mortgage loans.....	\$402,928.22	
Dividends on stocks.....	171,095.70	
Interest on premium notes, policy loans, or liens.....	191,987.77	
Interest on deposits.....	9,227.83	
Interest on other debts due the company.....	3,339.87	
Rents—including \$51,500 for company's occupancy of its own buildings.....	262,405.34	
Total interest and rents.....		1,040,984.73
Agents' balances previously charged off.....		27.32
Profit on sale or maturity of ledger assets:		
Real estate.....	\$4,945.75	
Bonds.....	4,627.00	
Increase in book value of ledger assets—bonds.....		9,572.75
Total income.....		3,198,566.99
Total.....		24,466,687.53

DISBURSEMENTS.

Death claims and additions.....	\$1,255,332.51	
Matured endowments and additions.....	148,437.00	
Total death claims and endowments.....		1,403,769.51
Annuities involving life contingencies.....		9,102.02
Premium notes and liens voided by lapse, less \$11,867.61 restorations.....		7,653.62
Surrender values paid in cash, or applied in liquidation of loans or notes.....		415,700.79
Surrender values applied to pay new and renewal premiums.....		3,973.26
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		164,578.98

Dividends applied to pay renewal premiums.....	\$63,854.40
Dividends applied to purchase paid-up additions and annuities.....	6,218.19
Left with the company to accumulate at interest.....	2,047.75

Total paid policyholders.....	2,076,898.52
Expense of investigation and settlement of policy claims, including legal expenses.....	3.30
Supplementary contracts not involving life contingencies.....	5,728.67
Dividends with interest, held on deposit, surrendered during the year.....	572.58
Interest or dividends to stockholders.....	21,000.00
Commissions to agents.....	194,951.36
Commuted renewal commissions.....	400.00
Agency supervision and traveling expenses of supervisors.....	16,597.37
Branch office expenses.....	23,928.36
Medical examiners' fees and inspection of risks.....	15,339.98
Salaries and all other compensation of officers and home office employees.....	104,154.62
Rent—including company's occupancy of its own buildings.....	66,675.75
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	23,041.77
Legal expense.....	12,658.21
Furniture, fixtures, and safes.....	895.32
Repairs and expenses (other than taxes) on real estate.....	95,780.51
Taxes on real estate.....	84,294.47
State taxes on premiums.....	36,297.51
Insurance department licenses and fees.....	2,953.21
All other licenses, fees, and taxes.....	6,044.67
Expenses of examination.....	\$6,389.42
Expenses of election of directors.....	106.00
Lunch for employees.....	6,551.06
Traveling—home office.....	979.81
General expenses—home office.....	5,489.07
Agency general expenses.....	738.38
Commission on real-estate sales.....	750.00
Interest payments to policyholders.....	618.83
Premiums on life-insurance policies to secure an agent's indebtedness.....	311.40
Advertising in connection with bond and mortgage foreclosure.....	82.85
Excess rent paid in 1911 in error, refunded in 1912.....	394.25
Decrease in book value of ledger assets.....	75.00
Real estate.....	\$175,000.77
Bonds.....	3,565.50
Total disbursements.....	178,566.27
Balance.....	2,988,874.27
	21,477,813.26

LEDGER ASSETS.

Book value of real estate.....	5,279,785.71
Mortgage loans on real estate.....	7,985,675.00
Loans on company's policies assigned as collateral.....	3,998,336.49
Premium notes on policies in force.....	214,043.88
Book value of bonds and stocks.....	3,657,175.50
Cash in office.....	1,702.65
Deposits in trust companies and banks on interest.....	319,826.77
Agents' balances.....	21,267.26
Total ledger assets.....	21,477,813.26

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$176,630.41
Interest due and accrued on bonds.....	52,147.43
Interest due and accrued on premium notes, loans, or liens.....	163,438.82
Interest due and accrued on other assets.....	2,078.64
Rents due and accrued on company's property.....	11,572.86
Market value of real estate over book value.....	405,868.16
Net uncollected and deferred premiums:	78,414.29
New business.....	26,290.08
Renewals.....	163,073.31
Gross assets.....	189,363.39
	22,151,459.10

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	22,108.59
Premium notes or loans on policies and net premiums in excess of value of their policies.....	111.83
Book value of ledger assets over market value, viz, stocks.....	64,901.25
Total.....	87,121.67
Admitted assets.....	22,064,337.43

LIABILITIES.

Net reserve.....	\$19,753,031.00
Present value of supplementary contracts not involving life contingencies.....	94,993.00
Surrender values claimable on policies canceled.....	3,966.00
Death losses due and unpaid.....	\$3,788.58
Death losses in process of adjustment.....	6,658.00
Death losses reported, no proofs received.....	41,232.00
Matured endowments due and unpaid.....	1,220.59
Death losses and other policy claims resisted.....	39,656.91
Annuity claims, involving life contingencies, due and unpaid.....	349.90
Total policy claims.....	92,905.98
Dividends left with the company to accumulate at interest.....	6,295.82
Premiums paid in advance, including surrender values so applied.....	12,114.32
Unearned interest and rent paid in advance.....	98,609.59
Commissions due agents on premium notes, when paid.....	11,723.34
Commissions to agents due or accrued.....	2,028.00
Salaries, rents, office expenses, bills, and accounts due or accrued.....	6,000.00
Medical examiners' and legal fees due or accrued.....	1,250.00
State, county, and municipal taxes due or accrued.....	37,000.00
Dividends or other profits due policy-holders.....	25,747.66
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	25,813.36
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913.....	70,521.28
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	1,396,323.11
Paid-up capital.....	100,000.00
Unassigned funds (surplus).....	326,014.97
Total liabilities.....	22,064,337.43

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	34,175	\$69,443,599.00
Policies issued, revived, changed, and increased during the year.....	4,119	7,819,364.00
Total.....	38,294	77,263,463.00
Deduct policies which have ceased to be in force during the year:		
By death.....	506	1,225,938.00
By maturity.....	70	132,947.00
By expiry.....	40	159,897.00
By surrender.....	789	1,671,611.00
By lapse.....	908	2,629,390.00
By decrease.....	.....	721,101.00
Not taken.....	478	1,352,549.00
Total.....	2,791	7,893,433.00
Total policies in force at end of year.....	35,503	69,370,030.00
Reinsured.....	121	1,414,434.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	576	\$2,519,160.00
Policies on the lives of citizens of said District transferred during year.....	9	46,000.00
Policies issued during the year.....	87	271,104.00
Total.....	672	2,836,264.00
Deduct policies ceased to be in force.....	75	462,602.00
Policies in force Dec. 31, 1912.....	597	2,373,662.00
Losses and claims incurred during the year.....	11	66,443.00
Losses and claims settled during the year.....	11	66,443.00
Premiums received.....	.....	87,975.99

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.

[Located at Nos. 8 and 10 South Street, Baltimore, Md. Incorporated, 1864; commenced business, 1865.
Douglas H. Rose, president; John W. Hanson, secretary.]

CAPITAL.

Capital stock paid up in cash	\$100,000 00	
Amount of ledger assets Dec. 31 of previous year		\$3,316,596.96

INCOME.

First year's premiums on original policies, less reinsurance	\$40,924.83	
Surrender values to pay first year's premiums	166.73	
Dividends applied to purchase paid-up additions and annuities	1,825.57	
Consideration for original annuities involving life contingencies	1,865.83	
Total new premiums		44,782.96
Renewal premiums less reinsurance	251,656.01	
Dividends applied to pay renewal premiums	20,380.71	
Total renewal premiums		272,036.72
Total premium income		316,819.68
Interest on mortgage loans	12,640.85	
Interest on collateral loans	777.98	
Interest on bonds and dividends on stocks	113,139.31	
Interest on premium notes, policy loans, or liens	20,165.66	
Interest on deposits	31.25	
Interest on other debts due the company	30.75	
Rents—including \$4,500 for company's occupancy of its own buildings	21,189.16	
Total interest and rents		167,974.96
Policies of reinsurance surrendered		3,973.22
Fire insurance premiums refunded		23.60
Agents' balances previously charged off		10.00
Profit on sale or maturity of ledger assets—bonds		2,351.40
Total income		491,152.86
Total		3,807,749.32

DISBURSEMENTS.

Death claims and additions	\$141,836.96	
Matured endowments and additions	134,913.00	
Total death claims and endowments		276,749.96
Annuities involving life contingencies		6,573.33
Premium notes and liens voided by lapse		1,193.70
Surrender values paid in cash or applied in liquidation of loans or notes		73,082.45
Returned premiums		24.26
Surrender values applied to pay new and renewal premiums		166.73
Dividends paid policyholders in cash or applied in liquidation of loans or notes		65,267.66
Dividends applied to pay renewal premiums		20,380.71
Dividends applied to purchase paid-up additions and annuities		1,825.57
Total paid policyholders		445,264.37
Interest or dividends to stockholders		6,000.00
Commissions to agents		33,338.98
Commuted renewal commissions		37.50
Compensation of managers and agents not paid by commissions on new business		11,207.79
Agency supervision and traveling expenses of supervisors		3,784.23
Medical examiners' fees and inspection of risks		6,230.46
Salaries and all other compensation of officers and home office employees		22,035.19
Rent, including company's occupancy of its own building		4,677.00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange		6,959.38
Legal expense		636.35
Furniture, fixtures, and safes		108.07
Repairs and expenses (other than taxes) on real estate		4,887.94
Taxes on real estate		4,033.30
State taxes on premiums		1,971.30
Insurance department licenses and fees		1,073.00
All other licenses, fees, and taxes		3,696.11
Library bureau		1,291.67
Sundry expenses		1,949.54
Agents' balances charged off		1,967.59
Loss on sale or maturity of ledger assets—bonds		1,920.00
Decrease in book value of ledger assets:		
Real estate	\$2,500.00	
Bonds	5,721.16	
		8,221.16
Total disbursements		571,290.93
Balance		3,236,458.39

LEDGER ASSETS.

Book value of real estate.....	\$245,000.00
Mortgage loans on real estate.....	206,350.00
Loans secured by collaterals.....	36,000.00
Loans on company's policies assigned as collateral.....	329,666.00
Premium notes and loans on policies in force.....	19,104.91
Book value of bonds and stocks.....	2,301,179.03
Cash in office.....	3,548.94
Deposits in trust companies and banks not on interest.....	77,938.96
Deposits in trust companies and banks on interest.....	830.85
Agents' balances.....	2,613.23
Deposits with Baltimore Equitable Co.....	\$200.00
Interest in default on mortgages.....	27.00
Open accounts, judgments, and suspended accounts.....	13,999.47
	<u>14,226.47</u>
Total ledger assets.....	3,236,458.39

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,300.88
Interest due and accrued on bonds.....	13,367.45
Interest due and accrued on collateral loans.....	81.20
Interest due and accrued on premium notes, loans, or liens.....	7,695.36
Interest due and accrued on other assets.....	1,155.84
Rents due and accrued on company's property.....	200.01
	<u>25,800.74</u>
Market value of bonds and stocks over book value.....	27,332.22
Net uncollected and deferred premiums:	
New business.....	1,620.08
Renewals.....	25,429.22
	<u>27,049.30</u>
Gross assets.....	3,316,640.65

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	3,653.12
Premium notes or loans on policies and net premiums in excess of value of their policies.....	575.00
Open accounts, judgments, and suspended accounts.....	13,999.47
	<u>18,227.59</u>
Total.....	
Admitted assets.....	<u>3,298,413.06</u>

LIABILITIES.

Net reserve.....	2,704,156.27
Surrender values claimable on policies cancelled.....	76.17
Death losses due and unpaid, awaiting release.....	\$3,600.12
Death losses reported, no proofs received.....	9,473.47
Matured endowments due and unpaid, unclaimed.....	3,869.66
Annuity claims, involving life contingencies, due and unpaid.....	30.74
	<u>16,973.99</u>
Total policy claims.....	
Dividends left with the company to accumulate at interest.....	105.34
Premiums paid in advance, including surrender values so applied.....	324.92
Unearned interest and rent paid in advance.....	99.02
Commissions due agents on premium notes, when paid.....	1,304.27
Commissions to agents due or accrued less agents' credit balances, etc., \$1,039.89, deducted from agents' balances.....	327.94
Salaries, rents, office expenses, bills, and accounts due or accrued.....	1,761.32
Medical examiners' and legal fees due or accrued.....	650.00
State, county, and municipal taxes due or accrued.....	3,000.00
Dividends or other profits due policyholders.....	13,548.23
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	2,860.76
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	212,036.22
Paid-up capital.....	100,000.00
Unassigned funds (surplus).....	241,188.61
	<u>3,298,413.06</u>
Total liabilities.....	

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$4,181.43
Received during the year on old policies.....	150.38
	<u>4,331.81</u>
Deductions used in payment of dividends to policyholders.....	130.05
	<u>4,201.76</u>
Balance note assets at end of the year.....	

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	5,025	\$9,338,813.00
Policies issued, revived, changed, and increased during the year.....	1,059	1,683,792.00
Total.....	6,084	11,022,605.00
Deduct policies which have ceased to be in force during the year:		
By death.....	79	161,505.00
By maturity.....	48	144,683.00
By expiry.....	2	8,000.00
By conversion.....	2	15,000.00
By surrender.....	70	139,407.00
By lapse.....	156	369,062.00
By decrease.....	.....	74,302.00
Not taken.....	143	239,500.00
Total.....	500	1,151,459.00
Total policies in force at end of year.....	5,584	9,871,146.00
Policies reinsured.....	.....	499,787.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911 (86 policies for \$152,726 now corrected to).....	87	\$149,871.00
Policies transferred during the year.....	8	9,550.00
Policies issued during the year.....	6	11,250.00
Total.....	101	170,671.00
Deduct policies ceased to be in force.....	12	28,610.00
Policies in force Dec. 31, 1912.....	89	142,061.00
Losses and claims unpaid Dec. 31, 1911.....	2	1,450.00
Losses and claims incurred during the year.....	1	950.00
Total.....	3	2,400.00
Losses and claims settled during the year.....	2	1,950.00
Losses and claims unpaid Dec. 31, 1912.....	1	450.00
Premiums received.....	.....	4,681.08

METROPOLITAN LIFE INSURANCE CO., NEW YORK, N. Y.

[Located at No. 1 Madison Avenue, New York, N. Y. Incorporated, 1866; commenced business, 1867.
John R. Hegeman, president; James S. Roberts, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$2,000,000.00	
Amount of ledger assets Dec. 31, of previous year.....		\$343,802,304.59

INCOME.

First year's premiums on original policies, less reinsurance (ordinary).....	\$5,339,961.31	
Surrender values to pay first year's premium (ordinary).....	58,058.88	
Dividends applied to purchase paid-up additions and annuities (ordinary)...	130,965.65	
Consideration for original annuities involving life contingencies (ordinary)...	219,906.15	
Total new premiums (ordinary).....		5,748,891.99
Renewal premiums less reinsurance (ordinary).....	27,139,312.77	
Dividends applied to pay renewal premiums (ordinary).....	1,367,388.90	
Surrender values applied to pay renewal premiums (ordinary).....	18,883.14	
Total renewal premiums (ordinary).....		28,525,584.81
Total premium income (ordinary).....		34,274,476.80
Total industrial premiums received, including \$3,751,653.52 bonuses applied in payment of premiums, \$281.45 applied to shorten the premium-paying period, and \$33,050.82 surrender values applied in payment of premiums.....		54,826,526.37

Consideration for supplementary contracts not involving life contingencies . . .	ordinary . . .	\$12,709.44
Ledger assets other than premiums from other companies for assuming their risks (general) . . .	industrial . . .	8,784.85
		2,000.00
Interest on mortgage loans . . .		\$7,873,750.16
Interest on bonds and dividends on stocks . . .		6,934,012.06
Interest on premium notes, policy loans or liens . . .		786,906.39
Interest on deposits . . .		160,782.83
Interest on other debts due the company . . .		4,833.47
Discount on claims paid in advance . . .		111.13
Rents—including \$748,722.45, for company's occupancy of its own buildings . . .		1,512,447.83
Total interest and rents (general) . . .		17,272,843.87
Agents' deposits, \$74,207.82; dividends suspended banks, \$13.02; fire insurance fund, \$25,673.83; liquidation of unlisted assets, \$300; arrears from property previously sold \$30.68; deposit account bonds and mortgage, interest and rents, \$63,041.67 (general) . . .		163,267.02
Tax refund, \$4,436.64; conscience money, \$46 (industrial) . . .		4,482.64
Agents' balances previously charged off (industrial) . . .		410.93
Profit on sale or maturity of ledger assets, bonds, \$9,861.40; stocks, \$82,054.92 (general) . . .		91,916.32
Increase in book value of ledger assets, bonds (general) . . .		128,655.28
Total income . . .		106,786,073.52
Total . . .		450,588,378.11

DISBURSEMENTS.

Death claims and additions (ordinary, \$6,379,511.31; industrial, \$17,865,622.38 . . .		\$24,245,133.69
Matured endowments and additions (ordinary, \$1,401,519.70; industrial, \$254,959.32) . . .		1,656,479.02
Total death claims and endowments (ordinary, \$7,781,031.01; industrial, \$18,120,581.70) . . .		25,901,612.71
Annuities involving life contingencies (ordinary) . . .		132,103.09
Premium notes and liens voided by lapse (industrial) . . .		20,395.84
Surrender values paid in cash, or applied in liquidation of loans or notes (ordinary, \$2,315,075.62; industrial, \$394,122.57) . . .		2,709,198.19
Surrender values applied to pay new and renewal premiums (ordinary, \$72,355.58; industrial, \$87,637.26) . . .		159,992.84
Cash bonuses paid on nonparticipating industrial policies . . .		1,556,559.93
Bonuses applied to pay renewal premiums on nonparticipating industrial policies . . .		3,751,653.52
Dividends paid policy holders in cash, or applied in liquidation of loans or notes (ordinary) . . .		89,287.92
Dividends applied to pay renewal premiums (ordinary) . . .		1,367,388.90
Bonuses applied to shorten the endowment or premium-paying period on nonparticipating industrial policies . . .		281.45
Dividends applied to purchase paid-up additions and annuities (ordinary) . . .		130,965.65
Sick benefits on assumed policies (industrial) . . .		204.00
Total paid policy holders (ordinary, \$11,888,207.77; industrial, \$23,931,436.27) . . .		35,819,644.04
Expense of investigation and settlement of policy claims, including legal expenses (ordinary, \$10,299.33; industrial, \$18,324.56) . . .		28,623.89
Supplementary contracts not involving life contingencies (ordinary) . . .		16,211.37
Compensation in the industrial department to superintendents, assistants, and agents . . .		12,152,123.23
Interest or dividends to stockholders (industrial) . . .		140,000.00
Commissions to agents (ordinary) . . .		3,447,808.73
Commuted renewal commissions (ordinary) . . .		100.00
Compensation of managers and agents not paid by commissions on new business (ordinary) . . .		22,352.34
Agency supervision and traveling expenses of supervisors (ordinary, \$69,554.36; industrial, \$55,881.41) . . .		125,435.77
Branch-office expenses (ordinary, \$50,459.59; industrial, \$881,708.22) . . .		932,167.81
Medical examiners' fees and inspection of risks (ordinary, \$504,982.64; industrial, \$582,582.18) . . .		1,087,564.82
Salaries and all other compensation of officers and home office employees (ordinary \$1,328,687.81; industrial, \$2,135,546.01) . . .		3,464,233.82
Rent—including company's occupancy of its own buildings (ordinary, \$278,219.81; industrial, \$816,521.83) . . .		1,094,741.64
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange, (ordinary, \$295,175.31; industrial, \$205,563) . . .		500,738.31
Legal expense (ordinary, \$12,627.50, industrial, \$15,898.21) . . .		28,525.71
Furniture, fixtures, and safes (ordinary, \$13,397.92; industrial, \$49,883.04) . . .		63,280.96
Repairs and expenses (other than taxes) on real estate (general) . . .		502,940.48
Taxes on real estate (general) . . .		275,194.30
State taxes on premiums (ordinary, \$440,679.07; industrial, \$729,940.92) . . .		1,170,619.99
Insurance department licenses and fees (ordinary, \$60; industrial, \$5,845.59) . . .		5,905.59
All other licenses, fees, and taxes (ordinary, \$82,725.21; industrial, \$150,318.12; (general) \$1,792.84) . . .		234,836.17
Health and welfare work (ordinary, \$29,707.81; industrial, \$816,844.49) . . .		846,552.30
Miscellaneous expenses (ordinary, \$149,277.56; industrial, \$542,742.01; general, \$41,220.64) . . .		733,240.21
Agents' balances charged off (industrial) . . .		766.22
Loss on sale or maturity of ledger assets, bonds (general) . . .		31,321.23
Decrease in book value of ledger assets, bonds, \$81,532.89; real estate, \$587,527.60; (general) . . .		669,060.49
Total disbursements . . .		63,398,989.42
Balance . . .		387,194,388.69

LEDGER ASSETS.

Book value of real estate.....	\$23,712,354.17
Mortgage loans on real estate.....	159,609,993.00
Loans on company's policies assigned as collateral.....	19,211,958.08
Premium notes on policies in force.....	1,044,620.84
Book value of bonds and stocks.....	177,784,419.34
Cash in office.....	59,263.73
Deposits in trust companies and banks not on interest.....	72,187.96
Deposits in trust companies and banks on interest.....	5,531,072.10
Agents' balances.....	30,691.20
Cash in transit, \$100,958.37; renting section inventory, \$28,699.90, advanced to superintendents and assistants to facilitate payment of death claims, \$7,050; fire insurance premium advanced, secured, \$1,120.....	137,828.27
Total ledger assets.....	387,194,388.69

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,078,104.89	
Interest due and accrued on bonds.....	2,554,380.63	
Interest due and accrued on premium notes, loans, or liens.....	504,075.50	
Rents due and accrued on company's property.....	10,985.11	5,147,546.13
Net uncollected and deferred premiums:		
New business.....	1,258,520.79	
Renewals.....	5,736,167.40	6,994,688.19
Industrial premiums due and unpaid, less loading.....		1,135,607.66
Gross assets.....		400,472,230.67

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	30,691.20	
Renting section inventory.....	28,699.90	
Premium notes or loans on policies and net premiums in excess of value of their policies.....	278,757.71	
Book value of ledger assets over market value, viz, bonds and stocks.....	<u>1,764,723.55</u>	
		<u>2,102,872.36</u>
Admitted assets.....		398,369,358.31

LIABILITIES.

Net reserve (ordinary, \$150,846,591; industrial, \$192,266,112).....	348, 912, 703. 00
Present value of supplementary contracts not involving life contingencies (ordinary).....	125, 457. 00
Surrender values claimable on policies canceled (ordinary).....	114, 527. 93
Death losses due and unpaid (industrial).....	\$13, 405. 10
Death losses in process of adjustment (ordinary).....	94, 732. 00
(industrial).....	44, 311. 86
Death losses reported, no proofs received (ordinary).....	279, 972. 70
(industrial).....	94, 344. 48
Matured endowments due and unpaid (ordinary).....	15, 392. 00
(industrial).....	13, 658. 15
Death losses and other policy claims resisted (ordinary).....	126, 918. 00
(industrial).....	68, 377. 30
Total policy claims (ordinary, \$517,014.70; industrial, \$234,076.89).....	751, 091. 59
Due and unpaid on supplementary contracts not involving life contingencies (ordinary, \$3,896.38; industrial, \$20,244.95).....	24, 111. 33
Premiums paid in advance, including surrender values so applied (ordinary, \$87,978.94; industrial, \$1,377,896.54).....	1, 465, 872. 48
Unearned interest and rent paid in advance (general).....	46, 347. 49
Commissions to agents due or accrued (ordinary).....	28, 123. 34
Salaries, rents, office expenses, bills and accounts due or accrued (ordinary, \$12,690.79; industrial, \$102,750.18).....	115, 440. 97
Medical examiners' and legal fees due or accrued (ordinary, \$84,667.65; industrial, \$96,118.99).....	180, 786. 64
Reserve for State, county, and municipal taxes due or accrued (ordinary, \$586,621.65; industrial, \$938,378.35).....	1, 525, 000. 00
Bonuses apportioned to nonparticipating industrial policies and payable in 1913.....	6, 281, 571. 00
Bonuses or other profits due policyholders (industrial).....	607, 920. 00
Dividends or other profits due policyholders (ordinary).....	134, 903. 29
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913 (ordinary).....	1, 595, 751. 38
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913 (ordinary).....	13, 436. 26
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies (ordinary).....	405, 716. 37
Reserve or surplus funds not otherwise included in liabilities: To cover death claims of which the company had no knowledge, Dec. 31, ordinary, \$69,078.44; industrial, \$380,921.56; other possible items, industrial, \$150,000.....	600, 000. 00
Fire insurance fund, \$93,582.03; special trust company deposit, Exchange Building Co. mortgage loan, \$13,438.70; agents' cash deposits in lieu of bonds, \$356,798.68; unclaimed checks, etc., \$19,613.68; deposit account bond and mortgage, interest and rent, \$64,041.90 (general).....	547, 474. 99
Paid-up capital.....	2, 000, 000. 00
Unassigned funds (surplus).....	32, 893, 123. 25

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$1,019,591.54	
Received during the year on old policies.....	95,535.80	
		\$1,115,127.34
Deductions during the year as follows:		
Used in payment of losses and claims.....	23,178.86	
Used in purchase of surrendered policies.....	24,319.94	
Voided by lapse.....	20,395.84	
Used in payment of dividends to policyholders.....	664.15	
Redeemed by maker in cash.....	1,947.71	
Total reduction of premium note account.....		70,506.50
Balance note assets at end of the year.....		1,044,620.84

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	913,186	\$809,242,962.00	11,100,387	\$1,596,861,726.00
Policies issued, revived, changed, and increased during the year.....	252,513	236,055,402.00	1,847,099	290,636,815.00
Total.....	1,165,699	1,045,298,364.00	12,947,486	1,887,498,541.00
Deduct policies which have ceased to be in force during the year:				
By death.....	7,541	6,399,511.00	149,827	17,865,622.00
By maturity.....	2,081	1,401,520.00	3,390	254,959.00
By expiry.....	993	1,146,010.00	7,091	1,097,572.00
By surrender.....	36,339	27,736,685.00	41,761	6,768,270.00
By lapse.....	59,754	52,778,970.00	917,998	163,383,509.00
By decrease.....		820,340.00		13,426,371.00
Not taken.....	32,943	29,671,584.00		
Total.....	139,651	119,954,620.00	1,120,067	192,796,303.00
Total policies in force at end of year.....	1,026,048	925,343,744.00	11,827,419	1,694,702,238.00
Reinsured.....	7,245	23,666,078.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1911.....	7,961	\$7,181,702.00	139,149	\$19,430,492.00
Policies issued during the year.....	1,382	1,519,385.00	15,653	2,478,322.00
Total.....	9,343	8,701,087.00	154,802	21,908,814.00
Deduct policies ceased to be in force.....	856	833,854.00	10,557	1,852,690.00
Policies in force Dec. 31, 1912.....	8,487	7,867,233.00	144,245	20,056,124.00
Losses and claims unpaid Dec. 31, 1911.....	2	1,000.00	6	876.50
Losses and claims incurred during the year.....	94	75,345.00	2,005	229,585.72
Total.....	96	76,345.00	2,011	230,462.22
Losses and claims settled during the year.....	89	71,988.00	1,996	228,887.22
Losses and claims unpaid Dec. 31, 1912.....	7	4,357.00	15	1,575.00
Premiums received.....		305,723.67		663,327.99

PITTSBURGH LIFE AND TRUST CO., PITTSBURGH, PA.

[Located at Federal Street and Liberty Avenue, Pittsburgh, Pa. Incorporated 1902; commenced business 1903. W. C. Baldwin, president; James H. Mahan, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00	
Amount of ledger assets Dec. 31, of previous year.....		\$23,285,693.26

INCOME.

First year's premiums on original policies, less reinsurance	415,407.74	
Dividends applied to purchase paid-up additions and annuities.....	36,933.00	
Surrender values applied to purchase paid-up insurance and annuities.....	28,360.00	
Total new premiums.....		480,700.74
Renewal premiums less reinsurance	2,296,132.31	
Dividends applied to pay renewal premiums.....	29,754.49	
Surrender values applied to pay renewal premiums.....	21,359.89	
Renewal premiums for deferred annuities.....	158.71	
Total renewal premiums.....		2,347,405.40
Total premium income.....		2,828,106.14
Consideration for supplementary contracts not involving life contingencies.....		21,702.17
Dividends left with the company to accumulate at interest.....		3,688.58
Interest on mortgage loans.....	316,133.60	
Interest on collateral loans.....	180.00	
Interest on bonds and dividends on stocks.....	184,886.08	
Interest on premium notes, policy loans or liens.....	223,447.80	
Interest on deposits.....	5,786.79	
Interest on other debts due the company.....	24,450.85	
Rents, including \$23,470 for company's occupancy of its own buildings.....	438,352.53	
Total interest and rents.....		1,192,737.65
Profit and loss.....		1,672.00
Surrender values due and unpaid.....		39.37
Suspense account.....		1,208.21
Health and accident premiums in connection with life policies.....		7,449.25
Agents' balances previously charged off.....		485.31
Profit on sale or maturity of ledger assets, bonds.....		1,008.36
Increase in book value of ledger assets, bonds.....		5,980.94
Total income.....		4,064,077.97
Total.....		27,349,771.23

DISBURSEMENTS.

Death claims and additions.....	\$1,607,110.42	
Matured endowments and additions.....	556,385.11	
Total death claim and endowments.....		2,163,495.53
Annuities involving life contingencies.....		21,475.61
Surrender values paid in cash, or applied in liquidation of loans or notes.....		637,223.71
Surrender values applied to pay new and renewal premiums.....		21,359.89
Surrender values applied to purchase paid-up insurance and annuities.....		28,360.00
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....		145,516.36
Dividends applied to pay renewal premiums.....		29,754.49
Dividends applied to purchase paid-up additions and annuities.....		36,933.00
Left with the company to accumulate at interest.....		3,688.58
Total paid policy holders.....		3,087,807.17
Expense of investigation and settlement of policy claims, including legal expenses.....		546.83
Supplementary contracts not involving life contingencies.....		11,022.88
Dividends with interest, held on deposit surrendered during the year.....		6,742.62
Interest on dividends to stockholders.....		100,000.00
Commissions to agents.....		172,715.21
Commuted renewal commissions.....		1,400.00
Compensation of managers and agents not paid by commissions on new business.....		22,026.78
Agency supervision and traveling expenses of supervisors.....		74,126.60
Branch office expenses.....		13,653.87
Medical examiners' fees and inspection of risks.....		22,814.97
Salaries and all other compensation of officers and home office employees.....		116,761.40
Rent, including company's occupancy of its own buildings.....		23,470.00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		42,974.42
Legal expense.....		4,533.78
Furniture, fixtures, and safes.....		850.59
Repairs and expenses (other than taxes) on real estate.....		124,026.40
Taxes on real estate.....		109,426.14
State taxes on premiums.....		31,030.60
Insurance department licenses and fees.....		6,348.99
All other licenses, fees, and taxes.....		13,099.56
General expense.....		2,323.25
Investment expense.....		13,385.35
Profit and loss.....		655.10

Health and accident claims paid.....	\$1,688.21
Loss on sale or maturity of ledger assets (real estate, \$13,500; bonds, \$1,303.96).....	14,803.96
Decrease in book value of ledger assets (bonds).....	1,853.00
Total disbursements.....	4,020,097.68
Balance.....	23,329,673.55

LEDGER ASSETS.

Book value of real estate.....	7,978,861.85
Mortgage loans on real estate.....	6,702,015.00
Loans secured by collaterals.....	3,000.00
Loans on company's policies assigned as collateral.....	4,148,194.42
Premium notes on policies in force.....	83,352.14
Book value of bonds and stocks.....	4,159,058.23
Cash in office.....	3,853.25
Deposits in trust companies and banks on interest.....	220,676.66
Bills receivable.....	75.00
Washington Life stock, \$24,887; contingent reversion, \$5,700.....	30,587.00
Total ledger assets.....	23,329,673.55

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$71,498.38
Interest due and accrued on bonds.....	48,158.24
Interest due and accrued on premium notes, loans, or liens.....	42,307.86
Interest due and accrued on other assets.....	179.10
Rents due and accrued on company's property.....	7,190.73
Market value of real estate over book value.....	169,334.31
Net uncollected and deferred premiums:	448,108.06
New business.....	71,908.63
Renewals.....	247,878.61
Gross assets.....	319,787.14
	24,266,903.06

DEDUCT ASSETS NOT ADMITTED.

Washington Life Insurance Co. stock.....	24,887.00
Bills receivable.....	75.00
Premium notes or loans on policies and net premiums in excess of value of their policies.....	10,908.43
Book value of ledger assets over market value, viz, bonds and stocks.....	104,329.30
Admitted assets.....	140,199.73
	24,126,703.33

LIABILITIES.

Net reserve.....	21,315,103.00
Present value of supplementary contracts not involving life contingencies.....	90,242.00
Death losses in process of adjustment.....	83,704.76
Death losses reported, no proofs received.....	80,771.57
Matured endowments due and unpaid.....	14,938.56
Death losses and other policy claims resisted.....	23,000.00
Total policy claims.....	202,414.89
Dividends left with the company to accumulate at interest.....	8,137.48
Premiums paid in advance, including surrender values so applied.....	25,309.40
Unearned interest and rent paid in advance.....	139,498.97
Commissions to agents due or accrued.....	7,190.00
Salaries, rents, office expenses, bills, and accounts due or accrued.....	8,507.54
Medical examiners' and legal fees due or accrued.....	2,197.50
State, county, and municipal taxes due or accrued.....	38,631.54
Dividends or other profits due policy holders.....	16,449.88
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	27,541.23
Reserve or surplus funds not otherwise included in liabilities: Extra reserve for increasing insurance in total abstinence class.....	5,731.00
Extra reserve for surrender values in excess of the net value of their policies.....	21,228.00
Death claims estimated (less reserve) notices received after Dec. 31, 1912.....	10,000.00
Surrender values due and unpaid.....	671.95
Suspense account.....	1,646.91
Paid-up capital.....	1,000,000.00
Unassigned funds (surplus).....	1,206,202.04
Total liabilities.....	24,126,703.33

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$88,112.17
Received during the year on old policies.....	18,375.47
Deductions during the year as follows:	106,487.64
Used in payment of losses and claims.....	4,089.16
Used in purchase of surrendered policies.....	5,944.60
Redeemed by maker in cash.....	13,101.74
Total reduction of premium note account.....	23,135.50
Balance note assets at end of the year.....	83,352.14

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	48,819	\$90,161,606.00
Policies issued, revived, changed, and increased during the year.....	10,034	27,731,710.00
Total.....	58,853	117,893,316.00
Deduct policies which have ceased to be in force during the year:		
By death.....	756	1,615,696.00
By maturity.....	291	551,072.00
By expiry.....	538	1,843,710.00
By surrender.....	1,736	2,708,477.00
By lapse.....	1,616	5,134,676.00
By decrease.....		526,881.00
Not taken.....	2,088	6,540,959.00
Total.....	7,025	18,921,471.00
Total policies in force at end of year.....	51,828	98,971,845.00
Reinsured.....	23	399,167.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	181	\$382,810.00
Policies transferred during the year.....	5	9,500.00
Policies issued during the year.....	16	35,500.00
Total.....	202	427,810.00
Deduct policies ceased to be in force.....	18	33,000.00
Policies in force Dec. 31, 1912.....	184	394,810.00
Losses and claims incurred during the year.....	7	14,000.40
Losses and claims settled during the year.....	6	12,000.40
Losses and claims unpaid Dec. 31, 1912.....	1	2,000.00
Premiums received.....		12,211.74

PROVIDENT LIFE & TRUST CO., PHILADELPHIA, PA.

[Located at northwest corner of Fourth and Chestnut Streets, Philadelphia, Pa. Incorporated, 1865; commenced business, 1865. Asa S. Wing, president; C. Walter Borton, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$1,000,000.00
Amount of ledger assets Dec. 31, of previous year.....	\$71,727,621.64

INCOME.

First year's premium on original policies.....	\$1,224,678.24	
Dividends applied to purchase paid-up additions and annuities.....	279,655.18	
Surrender values applied to purchase paid up insurance and annuities.....	106,426.00	
Consideration for original annuities involving life contingencies.....	152,838.26	
Total new premiums.....		1,763,597.68
Renewal premiums.....	6,987,899.68	
Dividends applied to pay renewal premiums.....	1,121,618.39	
Renewal premiums for deferred annuities.....	308.85	
Total renewal premiums.....		8,109,826.92
Total premium income.....		9,873,424.60
Consideration for supplementary contracts not involving life contingencies.....		150,864.00
Dividends left with the company to accumulate at interest.....		3,918.86
Interest on mortgage loans.....	1,176,774.78	
Interest on collateral loans.....	32,538.46	
Interest on bonds and dividends on stocks.....	1,821,304.17	
Interest on premium notes, policy loans or liens.....	517,235.75	
Interest on deposits.....	4,404.10	
Interest on other debts due the company.....		35
Rents.....	68,043.26	
Total interest and rents.....		3,620,300.87

Income from undistributed proceeds of real estate No. 153.....	\$553.00
Cost of foreclosure of mortgage previously paid, now credited to profit and charged to cost of real estate No. 425.....	140.60
Premium on ground rent No. 1001 sold.....	250.00
Profit on sale or maturity of ledger assets (real estate, \$12,407.75; bonds, \$80,351.94).....	72,759.69
Total income.....	13,722,211.62
Total.....	85,449,833.26

DISBURSEMENTS.

Death claims and additions.....	\$2,418,898.49
Matured endowments and additions.....	2,928,766.32
Total death claims and endowments.....	5,347,664.81
Annuities involving life contingencies.....	108,782.08
Surrender values paid in cash, or applied in liquidation of loan or notes.....	1,078,971.44
Surrender values applied to purchase paid-up insurance and annuities.....	106,426.00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	285,486.83
Dividends applied to pay renewal premiums.....	1,121,426.93
Dividends applied to purchase paid-up additions and annuities.....	279,655.18
Left with the company to accumulate at interest.....	3,918.86
Total paid policyholders.....	8,332,332.13
Expense of investigation and settlement of policy claims, including legal expenses.....	5,336.49
Supplementary contracts not involving life contingencies.....	57,716.50
Dividends with interest, held on deposit surrendered during the year.....	191.46
Commissions to agents.....	906,641.33
Compensation of managers and agents not paid by commissions on new business.....	6,750.00
Agency supervision and traveling expenses of supervisors.....	37,597.56
Branch office expenses.....	39,141.84
Medical examiners' fees and inspection of risks.....	60,831.50
Salaries and all other compensation of officers and home office employees.....	428,516.56
Rent.....	33,953.16
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	96,879.83
Legal expense.....	4,801.85
Furniture, fixtures, and safes.....	10,754.63
Repairs and expenses (other than taxes) on real estate.....	54,341.48
Taxes on real estate.....	31,512.94
State taxes on premiums.....	121,967.97
Insurance department licenses and fees.....	10,310.47
All other licenses, fees, and taxes.....	91,208.92
Dinners to employees, \$20,491.84; light, fuel, etc. home office, \$5,549.66; sundry expenses \$22,000.30; sundry expenses under \$100 each, \$3,479.16; for interest account on premiums paid in advance, \$10,601.58; on matured endowments, \$107.78; on death claims, \$13.99	62,244.31
Loss on sale or maturity of ledger assets (real estate, \$20,207.52; bonds, \$20).....	20,227.52
Decrease in book value of ledger assets (real estate, \$98,644.55; bonds, \$257,647.34).....	356,291.89
Total disbursements.....	10,769,550.34
Balance.....	74,680,282.92

LEDGER ASSETS.

Book value of real estate.....	1,390,454.93
Mortgage loans on real estate.....	23,244,291.74
Loans secured by collaterals.....	2,193,778.54
Loans on company's policies assigned as collateral.....	8,698,964.39
Premium notes on policies in force.....	5,584.25
Book value of bonds and stocks.....	39,029,073.16
Deposits in trust companies and banks on interest.....	122,135.91
Total ledger assets.....	74,680,282.92

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$323,062.25
Interest due and accrued on bonds.....	539,286.56
Interest due and accrued on collateral loans.....	18,433.85
Interest due and accrued on premium notes, loans, or liens.....	127,702.01
Rents due and accrued on company's property.....	3,674.31
Market value of bonds and stocks over book value.....	1,012,158.98
Net uncollected and deferred premiums:	2,006,358.84
New business.....	229,490.86
Renewals.....	1,110,448.27
Admitted assets.....	1,339,939.13
	79,038,739.87

LIABILITIES.

Net reserve.....	68,014,880.00
Present value of supplementary contracts not involving life contingencies.....	709,393.00
Surrender values claimable on policies canceled.....	51,343.42
Death losses due and unpaid.....	42,573.37
Death losses reported, no proofs received.....	149,111.00
Matured endowments due and unpaid.....	29,349.00
Death losses and other policy claims resisted.....	50,000.00
Annuity claims, involving life contingencies, due and unpaid.....	13.55
Total policy claims.....	271,046.92

Dividends left with the company to accumulate at interest.....	\$5,588.88
Premiums paid in advance, including surrender values so applied.....	424,959.26
Unearned interest and rent paid in advance.....	68.33
Commission to agents due or accrued.....	7,408.21
Salaries, rents, office expenses, bills, and accounts due or accrued.....	6,630.29
Medical examiners' and legal fees due or accrued.....	5,632.50
State, county, and municipal taxes due or accrued.....	190,987.29
Dividends or other profits due policyholders.....	136,781.67
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	906,000.00
Additional reserve required to compute present value of all policies on the American Experience Table at 3 per cent.....	3,695,281.00
Paid-up capital.....	1,000,000.00
Unassigned funds (surplus).....	3,612,639.10
Total liabilities.....	79,038,739.87

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$1,733.24	
Received during the year on old policies.....	240 65	
		1,973.89
Deductions during the year as follows: Used in payment of dividends to policyholders...		389.64
Balance note assets at end of the year.....		1,584.25

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	95,421	\$258,647,955.00
Policies issued, revived, changed, and increased during the year.....	15,284	44,534,225.00
Total.....	110,705	303,182,180.00
Deduct policies which have ceased to be in force during the year—		
By death.....	691	2,517,368.00
By maturity.....	1,058	2,930,316.00
By surrender.....	1,788	4,938,888.00
By lapse.....	2,764	8,099,300.00
By decrease.....		1,339,343.00
Not taken.....	469	1,665,913.00
Total.....	6,770	21,491,128.00
Total policies in force at end of year.....	103,935	281,691,052.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	790	\$3,001,771.00
Policies issued during the year.....	47	256,500.00
Total.....	837	3,258,271.00
Deduct policies ceased to be in force.....	37	161,948.00
Policies in force Dec. 31, 1912.....	800	3,096,323.00
Losses and claims unpaid Dec. 31, 1911.....	1	1,000.00
Losses and claims incurred during the year.....	15	61,286.00
Total.....	16	62,286.00
Losses and claims settled during the year.....	15	61,286.00
Losses and claims unpaid Dec. 31, 1912.....	1	1,000.00
Premiums received.....		104,868.23

PRUDENTIAL INSURANCE CO. OF AMERICA, NEWARK, N. J.

[Located at No. 755 to 769 Broad Street, Newark, N. J. Incorporated, 1873; commenced business, 1876; Forrest F. Dryden, president; Willard I. Hamilton, secretary.]

CAPITAL.

Capital stock paid up in cash	\$2,000,000.00	
Amount of ledger assets Dec. 31, of previous year		\$252,344,834.73

INCOME.

First year's premiums on original policies, less reinsurance (ordinary)	\$3,851,213.83	
Surrender values to pay first year's premiums (ordinary)	82.85	
Dividends applied to purchase paid-up additions and annuities (ordinary)	81,974.84	
Surrender values applied to purchase paid-up insurance and annuities (ordinary)	523,946.54	
Consideration for original annuities involving life contingencies	366,562.29	
Consideration for supplementary contracts involving life contingencies	17,908.81	
Total new premiums (ordinary)		4,841,689.16
Renewal premiums less reinsurance	23,195,560.95	
Dividends applied to pay renewal premiums (ordinary)	410,515.26	
Surrender values applied to pay renewal premiums (ordinary)	2,354.41	
Renewal premiums for deferred annuities	2,429.84	
Total renewal premiums (ordinary)		23,610,860.46
Total premium income (ordinary)		28,452,549.62
Industrial premiums:		
Cash	44,910,000.60	
Surrender values applied to purchase paid-up insurance and annuities	1,227,542.50	
Dividends applied to pay renewal premiums	1,088,437.56	
Dividends applied to purchase paid-up additions and annuities	8,323.19	
Total premium income		47,234,303.85
Consideration for supplementary contracts not involving life contingencies		75,686,853.47
Interest on mortgage loans	3,179,588.22	203,186.04
Interest on collateral loans	134,661.81	
Interest on bonds and dividends on stocks	6,816,124.01	
Interest on premium notes, policy loans or liens	1,037,153.28	
Interest on deposits	194,958.81	
Interest on other debts due the company	15,853.28	
Rents—including \$655,100.04 for company's occupancy of its own buildings	1,091,946.44	
Total interest and rents		12,470,285.85
Profit on sale or maturity of ledger assets (real estate \$678 30, bonds \$163,305.85)		163,984.15
Total income		88,524,309.51
Total		340,869,144.24

DISBURSEMENTS.

Death claims and additions	\$19,830,031.05	
Matured endowments and additions	1,066,216.64	
Total death claims and endowments		20,836,247.69
Annuities involving life contingencies		123,280.58
Surrender values paid in cash, or applied in liquidation of loans or notes		3,519,349.04
Surrender values applied to pay new and renewal premiums		2,437.26
Surrender values applied to purchase paid-up insurance and annuities		1,751,489.04
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		3,430,466.24
Dividends applied to pay renewal premiums		1,498,952.82
Dividends applied to purchase paid-up additions and annuities		90,298.05
Total paid policyholders		31,252,520.70
Expense of investigation and settlement of policy claims, including legal expenses		37,114.23
Supplementary contracts not involving life contingencies		80,320.33
Interest or dividends to stockholders		200,000.00
Commissions to agents		11,002,929.05
Agency supervision and traveling expenses of supervisors		351,386.74
Branch-office expenses		3,483,877.86
Medical examiners' fees and inspection of risks		912,842.11
Salaries and all other compensation of officers and home office employees		2,620,769.88
Rent—including company's occupancy of its own buildings		1,014,343.44
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange		669,129.77
Legal expenses		44,980.22
Furniture, fixtures, and safes		63,553.98
Repairs and expenses (other than taxes) on real estate		335,758.98
Taxes on real estate		147,320.42
State taxes on premiums		1,030,368.44
Insurance department licenses and fees		37,837.02
All other licenses, fees, and taxes		466,107.97
Lew library		1,179.70
Expenses of annual audit by public accountants		11,500.00
Expense of examination by New Jersey State department		1,171.00

Sundry general expenses (includes contribution of \$13,367.20 toward expenses of the Association of Life Insurance Presidents, of which \$915.60 was disbursed by them for legal expenses and \$3,130.60 for legislative expenses)	\$213,865.03
Premium on surety bonds	3,017.24
Investment expense account	37,433.49
Legislative expenses	3,726.15
Compensation and expenses of medical referees	1,127.90
Service retirement allowances and payments made to disabled home office and field employees	60,668.69
Loss on sale or maturity of ledger assets (real estate, \$9,057; bonds, \$10,473.75)	19,530.75
Decrease in book value of ledger assets (real estate)	266,531.35
Total disbursements	54,370,962.38
Balance	286,498,181.86

LEDGER ASSETS.

Book value of real estate	18,193,970.02
Mortgage loans on real estate	73,424,091.65
Loans secured by collaterals	2,766,500.00
Loans on company's policies assigned as collateral	20,747,952.87
Book value of bonds and stocks	162,936,635.01
Cash in office	7,104.24
Deposits in trust companies and banks not on interest	569,633.01
Deposits in trust companies and banks on interest	7,850,791.02
Agents' balances	1,504.04
Total ledger assets	286,498,181.86

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$1,295,114.41
Interest due and accrued on bonds	2,126,582.90
Interest due and accrued on collateral loans	29,699.73
Interest due and accrued on premium notes, loans, or liens	126,271.16
Interest due and accrued on other assets	859.32
Rents due and accrued on company's property	12,721.63
Net uncollected and deferred premiums (ordinary):	3,591,249.15
New business	727,450.81
Renewals	4,450,462.52
Net uncollected premiums (industrial)	5,177,913.33
Stationery and printed matter	749,489.27
Furniture, fixtures, and safes	10,000.00
Law library	50,000.00
	9,186.44
Gross assets	296,086,020.05

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	10,000.00
Furniture, fixtures, and safes	50,000.00
Agents' debit balances	1,504.04
Law library	9,186.44
Book value of ledger assets over market value, viz, bonds and stocks	4,259,943.51
Total	4,330,633.99
Admitted assets	291,755,386.06

LIABILITIES.

Net reserve	227,358,142.00
Present value of supplementary contracts not involving life contingencies	949,959.13
Surrender values claimable on policies canceled	476,442.00
Death losses in process of adjustment	\$71,291.60
Death losses reported, no proofs received	753,143.75
Matured endowments due and unpaid	17,912.20
Death losses and other policy claims resisted	81,409.19
Total policy claims	1,223,756.74
Due and unpaid on supplementary contracts not involving life contingencies	900.00
Premiums paid in advance, including surrender values so applied	904,775.23
Unearned interest and rent paid in advance	543,857.33
Commissions to agents due or accrued	33,967.62
Salaries, rents, office expenses, bills and accounts due or accrued	94,678.48
Medical examiners' and legal fees due or accrued	112,331.29
State, county, and municipal taxes due or accrued	1,654,315.22
Unpaid dividends to stockholders	200,000.00
Dividends or other profits due policyholders	226,227.54
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913	366,456.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913	4,389,043.00
Dividends declared on or apportioned to nonparticipating industrial policies payable to policyholders during 1913	378,214.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	27,010,196.41

Special reserve set aside prior to 1899 to prepare for a more stringent basis of reserve on industrial policies.....	\$1,000,000.00
Surrender values due and unpaid.....	118 28
Paid-up capital.....	2,000,000.00
Unassigned funds (surplus).....	22,832,005.79
Total liabilities.....	291,755,386.06

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1911.....	677,819	\$794,728,989 00	9,616,349	\$1,239,743,380 00
Policies issued, revived, changed, and increased during the year.....	14,360	179,745,259.00	2,151,268	325,702,308 00
Total.....	821,179	974,474,248.00	11,767,617	1,565,445,688.00
Deduct policies which have ceased to be in force during the year:				
By death.....	5,152	6,225,465.00	120,164	13,612,869.00
By maturity.....	860	996,052.00	320	24,502.00
By expiry.....	26,215	27,542,570.00	953	59,781.00
By surrender.....	9,575	11,698,103.00	60,631	6,728,815.00
By lapse.....	19,150	24,014,343.00	1,203,640	183,073,496.00
By decrease.....		1,624,034.00		11,745,597.00
Not taken.....	26,577	32,249,746.00		
Total.....	87,529	104,350,313.00	1,385,708	215,245,060.00
Total policies in force at end of year.....	733,650	870,123,935.00	10,381,909	1,350,200,628 00
Reinsured.....	168	5,091,980.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1911.....	3,640	\$4,681,263.00	66,624	\$9,187,048.00
Policies transferred to District during the year (net).....	32	51,813.00		
Policies issued during the year.....	593	813,542.00	12,315	1,921,652.00
Total.....	4,265	5,546,618.00	78,939	11,108,700.00
Deduct policies ceased to be in force.....	388	436,235.00	8,205	1,326,202.00
Policies transferred from the District during the year (net).....			111	17,316.00
Policies in force Dec. 31, 1912.....	3,877	5,110,383.00	70,623	9,765,182.00
Losses and claims unpaid Dec. 31, 1911.....	5	4,032.92	24	2,650.90
Losses and claims incurred during the year.....	31	35,030.34	849	98,581.00
Total.....	36	39,063.26	873	101,231.90
Losses and claims settled during the year.....	34	37,563.26	852	98,354.70
Losses and claims unpaid Dec. 31, 1912.....	2	1,500 00	21	2,877.20
Premiums received.....		183,169.01		334,251.06

RELIANCE LIFE INSURANCE CO., PITTSBURGH, PA.

[Located at Fifth Avenue and Wood Street, Pittsburgh, Pa. Incorporated, 1903; commenced business, 1903.
James H. Reed, president; H. G. Scott, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$1,000,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$3,153,821.45

INCOME.

First year's premiums on original policies less reinsurance.....	421,638.04
Dividends applied to purchase paid-up additions and annuities.....	11,278.42
Consideration for supplementary contracts involving life contingencies.....	104.54
Total new premiums.....	433,021.00
Renewal premiums less reinsurance.....	798,133.33
Total premium income.....	1,231,154.33

Dividends left with the company to accumulate at interest.....		\$133. 16
Interest on mortgage loans.....	\$47,335. 07	
Interest on collateral loans.....	43. 50	
Interest on bonds.....	73,449. 72	
Interest on premium notes, policy loans, or liens.....	25,162. 63	
Interest on deposits.....	2,848. 75	
Interest on other debts due the company (agents' balances).....	2,403. 50	
Rents.....	7,244. 14	

Total interest and rents.....		158,487. 31
Receipts accident department.....		19,714. 79
Profit on sale or maturity of ledger assets (bonds).....		22. 50

Total income.....	1,409,512. 09
-------------------	---------------

Total.....	4,563,333. 54
------------	---------------

DISBURSEMENTS.

Death claims and additions.....	205,151. 94
Premium notes and liens voided by lapse, less \$1,147.95 restorations.....	11,969. 19
Surrender values paid in cash or applied in liquidation of loans or notes.....	43,394. 84
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....	8,778. 05
Dividends applied to purchase paid-up additions and annuities.....	11,278. 42
Left with the company to accumulate at interest.....	133. 16

Total paid policyholders.....	280,705. 60
Expense of investigation and settlement of policy claims, including legal expenses.....	196. 04
Supplementary contracts not involving life contingencies.....	900. 00
Commissions to agents.....	303,242. 76
Agency supervision and traveling expenses of supervisors.....	20,568. 56
Branch office expenses.....	152,096. 41
Medical examiners' fees and inspection of risks.....	57,705. 34
Salaries and all other compensation of officers and home office employees.....	84,950. 00
Rent—including company's occupancy of its own buildings.....	21,880. 00
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	44,265. 48
Legal expense.....	2,477. 69
Furniture, fixtures, and sales.....	5,719. 55
Repairs and expenses (other than taxes) on real estate.....	358. 52
Taxes on real estate.....	81. 40
State taxes on premiums.....	16,255. 41
Insurance department licenses and fees.....	11,989. 15
All other licenses, fees, and taxes.....	5,013. 44
Photograph, \$983.57; library, \$465.52.....	1,449. 09
General expense (premiums on agency and office force, bonds and mortgages).....	2,613. 19
Annual audit and consulting expenses.....	1,639. 79
Fire insurance on real estate and fixtures.....	73. 12
Disbursements to accident department, separate statement filed giving details.....	16,717. 92
Agents' balances charged off.....	12,387. 38
Loss on sale or maturity of ledger assets (bonds).....	440. 47

Total disbursements.....	1,043,727. 16
--------------------------	---------------

Balance.....	3,519,606. 38
--------------	---------------

LEDGER ASSETS.

Book value of real estate.....	160,056. 40
Mortgage loans on real estate.....	641,300. 00
Loans on company's policies assigned as collateral.....	309,335. 73
Premium notes on policies in force.....	195,861. 25
Book value of bonds.....	1,904,375. 18
Cash in office.....	6,513. 89
Deposits in trust companies and banks not on interest.....	37,790. 19
Deposits in trust companies and banks on interest.....	106,330. 30
Bills receivable.....	12,452. 94
Agents' balances.....	140,589. 50
Judgment of record, Paul Bright, Wilmington, Del.....	5,000. 00
Total ledger assets.....	3,519,606. 38

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$9,261. 93
Interest due and accrued on bonds.....	17,236. 47
Interest due and accrued on premium notes, loans, or liens.....	7,834. 45
Interest due and accrued on other assets (bank balances).....	227. 37
Rents due and accrued on company's property.....	78. 00
Market value of real estate over book value.....	34,638. 22
Net uncollected and deferred premiums:	27,943. 60
New business.....	95,010. 90
Renewals.....	167,626. 58
Outstanding accident premiums.....	262,637. 48
Office furniture and fixtures.....	1,749. 75
Gross assets.....	54,712. 56
	3,901,287. 99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$54,712.56
Agents' debit balances.....	145,020.25
Bills receivable.....	12,453.94
Book value of ledger assets over market value (bonds).....	11,581.88
Total.....	\$223,768.63
Admitted assets.....	3,677,519.36

LIABILITIES.

Net reserve.....	2,340,983.00
Present value of supplementary contracts not involving life contingencies.....	9,236.65
Death losses reported, no proofs received.....	13,500.00
Death losses and other policy claims resisted.....	4,865.67
Total policy claims.....	18,365.67
Premiums paid in advance, including surrender values so applied.....	4,017.19
Unearned interest and rent paid in advance.....	5,410.87
Commissions due agents on premium notes when paid.....	1,958.61
Salaries, rents, office expenses, bills and accounts due or accrued.....	410.66
Medical examiners' and legal fees due or accrued.....	5,175.00
State, county, and municipal taxes due or accrued (estimated).....	16,000.00
Reserve or surplus funds not otherwise included in liabilities for accident insurance, 50 per cent of gross premiums.....	9,851.32
Accident department (separate statement filed, giving details).....	1,512.41
Paid-up capital.....	1,000,000.00
Unassigned funds (surplus).....	264,597.98
Total liabilities.....	3,677,519.36

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911.....	\$159,189.74
Received during the year on old policies.....	145,898.12
Restored by revival or policies.....	1,147.95
309,235.81	
Deductions during the year as follows:	
Used in payment of losses and claims.....	2,527.70
Used in purchase of surrendered policies.....	5,613.01
Voided by lapse.....	11,989.19
Redeemed by maker in cash.....	93,264.66
Total reduction of premium note account.....	113,374.56
Balance note assets at end of the year.....	195,861.25

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	17,426	\$32,441,898.00
Policies issued, revived, changed, and increased during the year.....	9,784	18,345,298.00
Total.....	27,210	50,787,196.00
Deduct policies which have ceased to be in force during the year:		
By death.....	98	210,408.00
By maturity.....	2,207	4,691,982.00
By expiry.....	104	317,860.00
By surrender.....	84	160,148.00
By lapse.....	3,523	6,401,629.00
By decrease.....	28	250,959.00
Total.....	6,044	12,032,986.00
Total policies in force at end of year.....	21,166	38,754,210.00
Reinsured.....	156	1,204,723.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	98	\$185,200.00
Policies issued during the year.....	32	54,500.00
Total.....	130	239,700.00
Deduct policies ceased to be in force.....	39	88,488.00
Policies in force Dec. 31, 1912.....	91	151,212.00
Losses and claims incurred during the year.....	1	4,000.00
Losses and claims settled during the year.....	1	4,000.00
Premiums received.....		4,358.26

RELiance LIFE INSURANCE CO., PITTSBURGH, PA.

(ACCIDENT AND HEALTH DEPARTMENT.)

[Located at Fifth Avenue and Wood Street, Pittsburgh, Pa. Incorporated, 1903; commenced business, 1903. James H. Reed, president; H. G. Scott, secretary.]

INCOME.

Accident and health:	
Gross premiums written and renewed during the year.....	\$20,748.51
Deduct reinsurance.....	1,033.72
Net premiums (carried to life statement).....	19,714.79

DISBURSEMENTS.

Accident and health:	
Gross amount paid for losses.....	4,528.75
Deduct reinsurance.....	327.50
Net amount paid policyholders for losses.....	4,201.25
Investigation and adjustment of claims.....	1.70
Commissions or brokerage to agents (less amount received on return premiums and re-insurances).....	7,045.07
Medical examiner's fees and salaries.....	2,750.00
Inspections (other than medical and claim).....	303.00
State taxes on premiums.....	108.00
Advertising.....	252.00
Printing and stationery.....	2,056.90
Total disbursements (carried to life statement).....	16,717.92
Balance.....	2,996.87

LEDGER ASSETS.

Gross premiums in course of collection, viz, accident and health on policies or renewals issued on or after Oct. 1, 1912 (carried to life statement).....	1,749.75
---	----------

LIABILITIES.

Losses and claims—Accident and health, reported or in process of adjustment.....	900.00
Unearned premiums at 50 per cent on risks running one year or less.....	9,851.32
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oct. 1, 1912, viz, accident and health.....	612.41
Total liabilities (carried to life statement).....	11,363.73

EXHIBIT OF PREMIUMS.

Accident and health:	
Written or renewed during the year.....	22,499.26
Deduct expirations and cancellations.....	865.06
Balance.....	21,634.20
Deduct reinsured policies.....	1,931.56
Net in force Dec. 31, 1912.....	19,702.64

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

Gross premiums less return premiums on risks written or renewed during the year, accident and health.....	126.69
---	--------

TRAVELERS INSURANCE CO., HARTFORD, CONN.

[Located at 700 Main Street, Hartford, Conn. Incorporated, 1863; commenced business, 1866. Sylvester C. Dunham, president; James L. Howard, secretary.]

CAPITAL.

Amount of ledger assets Dec. 31 of previous year..... \$60,636,418.48

INCOME.

First year's premiums on original policies, less reinsurance.....	\$1,327,152.47	
Surrender values to pay first year's premiums.....	177.13	
Dividends applied to purchase paid-up additions and annuities.....	20,338.00	
Surrender values applied to purchase paid-up insurance and annuities.....	20,235.55	
Consideration for original annuities involving life contingencies.....	165,870.92	
Consideration for supplementary contracts involving life contingencies.....	8,796.27	
Total new premiums.....		1,542,570.34
Renewal premiums less reinsurance.....	7,013,374.26	
Dividends applied to pay renewal premiums.....	34,920.58	
Surrender values applied to pay renewal premiums.....	305.60	
Renewal premiums for deferred annuities.....	1,382.90	
Total renewal premiums.....		7,049,983.34
Total premium income.....		8,592,553.68
Consideration for supplementary contracts not involving life contingencies.....		554,400.61
Interest on mortgage loans.....	1,357,522.88	
Interest on bonds and dividends on stocks.....	1,179,477.99	
Interest on premium notes, policy loans, or liens.....	427,796.79	
Interest on deposits.....	37,003.32	
Interest on other debts due the company.....	865.13	
Discount on claims paid in advance.....	360.89	
Rents, including \$65,735.50 for company's occupancy of its own buildings..	74,409.13	
Total interest and rents.....		3,077,436.13
Profit and loss; miscellaneous previously charged off.....		45.20
Agents' balances previously charged off.....		115.00
Profit on sale or maturity of ledger assets (real estate, \$3,650; bonds, \$1,249, stocks, \$32,409.25). ..		37,308.25
Increase in book value of ledger assets (real estate, \$4,000, bonds, \$42,483.57).....		46,483.57
Total income.....		12,308,342.44
Total.....		72,944,760.92

DISBURSEMENTS.

Death claims and additions.....	\$2,584,292.51	
Matured endowments and additions.....	905,372.78	
Total death claims and endowments.....		3,489,665.29
Annuities involving life contingencies.....		47,343.23
For total disability claims.....		1,937.74
Surrender values paid in cash, or applied in liquidation of loans or notes.....		845,012.98
Surrender values applied to pay new and renewal premiums.....		482.73
Surrender values applied to purchase paid-up insurance and annuities.....		20,235.55
Dividends applied to pay renewal premiums.....		34,920.58
Dividends applied to purchase paid-up additions and annuities.....		20,338.00
Total paid policyholders.....		4,459,936.10
Expense of investigation and settlement of policy claims, including legal expenses.....		4,183.96
Supplementary contracts not involving life contingencies.....		402,406.95
Interest or dividends to stockholders.....		250,000.00
Discount on premiums paid in advance.....		1,844.17
Commission to agents.....		871,089.72
Commuted renewal commissions.....		4,279.00
Agency supervision and traveling expenses of supervisors.....		50,151.80
Branch office expenses.....		234,028.49
Medical examiners' fees and inspection of risks.....		102,833.39
Salaries and all other compensation of officers and home office employees.....		221,226.12
Rent, including company's occupancy of its own buildings.....		100,157.41
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		101,559.44
Legal expense.....		1,943.90
Furniture, fixtures, and safes.....		13,526.33
Repairs and expenses (other than taxes) on real estate.....		49,737.12
Taxes on real estate.....		24,647.93
State taxes on premiums.....		111,440.70
Insurance department licenses and fees.....		10,081.60
All other licenses, fees, and taxes.....		113,909.69
Heat, light, and miscellaneous expense of officers.....		12,291.89
Newspapers, periodicals, and books.....		1,688.02
Miscellaneous expense.....		7,975.46
Mortgage loan expense.....		38,509.98
Traveling expenses of home-office employees.....		9,950.89
Agents' balances charged off.....		526.61
Profit and loss; outstanding drafts previously credited.....		9.80
Loss on sale or maturity of ledger assets (bonds).....		1,673.00
Decrease in book value of ledger assets (real estate, \$59,914.38; bonds, \$95,053.83).....		154,968.21
Total disbursements.....		7,356,577.68
Balance.....		65,588,183.24

LEDGER ASSETS.

Book value of real estate.....	\$22,550.00
Home-office real estate.....	1,615,000.00
Mortgage loans on real estate.....	25,879,665.16
Loans on company's policies assigned as collateral.....	8,674,159.42
Book value of bonds and stocks.....	27,952,684.83
Cash in office.....	7,000.00
Deposits in trust companies and banks on interest.....	1,437,123.83
Total ledger assets.....	65,588,183.24

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$495,694.34	
Interest due and accrued on bonds.....	440,948.64	
		936,642.98
Market value of bonds and stocks over book value.....		545,672.17
Net uncollected and deferred premiums:		
New business.....	220,198.70	
Renewals.....	1,061,489.72	
		1,281,688.42
Gross assets.....		68,352,186.81

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	36,875.00
Admitted assets.....	68,315,311.81

LIABILITIES.

Net reserve.....	57,324,347.56
Present value of supplementary contracts not involving life contingencies.....	3,969,540.00
Surrender values claimable on policies canceled.....	37,294.15
Death losses in process of adjustment.....	\$31,311.87
Death losses reported, no proofs received.....	164,325.71
Matured endowments due and unpaid.....	1,772.00
Death losses and other policy claims resisted.....	9,000.00
Total policy claims.....	206,409.58
Due and unpaid on supplementary contracts not involving life contingencies.....	450.00
Premiums paid in advance, including surrender values so applied.....	87,429.26
Unearned interest and rent paid in advance.....	213,898.39
Commissions to agents due or accrued.....	1,031.69
Salaries, rents, office expenses, bills, and accounts due or accrued.....	40,690.00
Medical examiners' and legal fees due or accrued.....	9,080.00
State, county, and municipal taxes due or accrued.....	245,547.00
Dividends or other profits due policyholders.....	4,870.40
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913.....	55,136.47
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	156,515.00
Reserve or surplus funds not otherwise included in liabilities:	
Additional for pro rata paid-up insurance values.....	5,000.00
Additional for deferred revisionary and miscellaneous annuity contracts.....	15,000.00
Special contingency reserve.....	50,000.00
Unassigned funds (surplus).....	5,893,072.31
Total liabilities.....	68,315,311.81

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	100,907	\$254,132,728.00
Policies issued, revived, changed, and increased during the year.....	22,286	65,059,682.00
Total.....	123,193	319,192,410.00
Deduct policies which have ceased to be in force during the year:		
By death.....	970	2,526,048.00
By maturity.....	387	919,831.00
By expiry.....	431	1,205,649.00
By surrender.....	1,645	4,560,135.00
By lapse.....	3,415	9,381,066.00
Not taken.....	4,055	16,044,049.00
Total.....	10,903	34,636,778.00
Total policies in force at end of year.....	112,290	284,555,632.00
Reinsured.....	850	10,424,772.00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	716	\$2,601,687.00
Policies issued during the year.....	205	913,456.00
Total.....	921	3,515,143.00
Deduct policies ceased to be in force.....	76	277,136.00
Policies in force Dec. 31, 1912.....	845	323,800,700.00
Losses and claims unpaid Dec. 31, 1911.....	1	10,000.00
Losses and claims incurred during the year.....	4	7,622.03
Total.....	5	17,622.03
Losses and claims settled during the year.....	5	17,622.03
Premiums received.....		106,934.07

TRAVELERS INSURANCE CO., HARTFORD, CONN.

(ACCIDENT DEPARTMENT.)

[Located at No. 700 Main Street, Hartford, Conn. Incorporated, 1863; commenced business, 1864. Sylvester C. Dunham, president; James L. Howard, secretary.]

CAPITAL.

Capital stock paid up in cash..... \$2,500,000.00
 Amount of ledger assets Dec. 31, of previous year..... \$16,816,066.74

INCOME.

	Gross premiums written and renewed during the year.	Deduct—			Total deductions.	Net premiums.
		Reinsurance.	Return premiums on policies canceled.	Premiums on policies not taken		
Accident.....	\$4,926,711.53	\$148,389.12	\$108,154.72	\$606,436.96	\$862,980.80	\$4,063,730.73
Health.....	726,740.41	15,024.30	20,241.29	119,902.04	155,167.63	571,572.78
Liability.....	9,187,941.92	117,312.57	509,671.68	1,001,222.27	1,628,206.52	7,559,735.40
Workmen's collective.....	86,910.65		735.94	7,034.38	7,770.32	79,140.33
Total.....	14,928,304.51	280,725.99	638,803.63	1,734,595.65	2,654,125.27	12,274,179.24

Total net premiums.....	\$12,274,179.24
Inspections.....	38.00
Interest on collateral loans.....	\$14,915.23
Interest on bonds and dividends on stocks, \$656,265.25; from other sources, \$16,972.81.....	673,238.06
Total interest.....	688,153.29
Agents' balances previously charged off.....	389.19
Profit on sale or maturity of ledger assets (bonds and stocks).....	41,266.13
Increase in book value of ledger assets (bonds).....	107,309.80
Total income.....	13,111,335.65
Sum.....	29,927,402.39

DISBURSEMENTS.

	Gross amount paid for losses.	Deduct reinsurance.	Net amount paid policyholders for losses.
Accident.....	\$2,173,981.50	\$154,660.27	\$2,019,321.23
Health.....	231,663.90	5,749.88	225,914.02
Liability.....	3,453,999.23	2,750.00	3,451,249.23
Workmen's collective.....	44,281.65		44,281.65
Total.....	5,903,926.28	163,160.15	5,740,766.13

Matured endowments and surrender values under 10 premiums, accident policies.....	\$11,299.70
Investigation and adjustment of claims.....	1,138,536.92
Commissions or brokerage to agents (less amount received on return premiums and re-insurances).....	2,876,316.28
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	448,494.52
Traveling expenses, home office.....	28,168.94
Salaries, traveling, and all other expenses of agents not paid by commissions.....	578,866.48
Salaries, traveling, and all other expenses of pay-roll auditors.....	127,467.98
Medical examiners' fees and salaries.....	15,800.07
Inspections (other than medical and claim).....	267,259.47
Rents.....	135,635.53
State taxes on premiums.....	167,113.33
Insurance department licenses and fees.....	16,657.61
All other licenses, fees, and taxes.....	141,101.33
Legal expenses.....	8,279.71
Advertising.....	73,756.72
Printing and stationery.....	71,118.51
Postage, telegraph, telephone, and express.....	76,008.17
Furniture and fixtures.....	24,686.37
Stockholders for interest or dividends.....	375,000.00
Heat and light and miscellaneous expenses of office.....	\$21,288.39
Newspapers, periodicals, and books.....	4,188.36
Exchange.....	1,345.52
Miscellaneous expenses.....	21,289.07
Profit and loss.....	445.72
Agents' balances charged off.....	48,557.06
Loss on sale or maturity of ledger assets (bonds).....	1,377.19
Decrease in book value of ledger assets (bonds).....	3,107.25
	137,676.74
Total disbursements.....	12,513,052.01
Balance.....	17,414,350.38

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks, or other collaterals.....	230,623.40
Book value of bonds and stocks.....	14,097,941.30
Cash in office.....	6,000.00
Cash in branch offices.....	88,169.18
Deposits in trust companies and banks not on interest.....	250,982.84
Deposits in trust companies and banks on interest.....	652,918.58
Gross premiums in course of collection:	
Accident.....	\$373,749.44
Health.....	66,151.75
Liability.....	1,161,213.95
Workmen's collective.....	12,271.81
Total.....	1,613,386.95
Bills receivable.....	386,386.88
Agents' ledger balances.....	38,868.00
Ledger assets as per balance.....	44,073.25
	17,414,350.38

NONLEDGER ASSETS.

Interest due and accrued on—	
Bonds.....	137,265.43
Collateral loans.....	3,592.19
Market value of stocks over book value.....	140,857.62
Gross assets.....	345,488.70
	17,900,696.70

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	38,868.00
Agents' ledger balance.....	44,073.25
Premiums in course of collection written prior to Oct. 1, 1912.....	386,386.88
Total.....	469,328.13
Total admitted assets.....	17,431,368.57

LIABILITIES.

Losses and claims.	Adjusted.	Reported or in process of adjustment.	Resisted.	Net unpaid claims except liability claims.	Estimated expense of investigation and adjustment of unpaid claims.	Total.
Accident.....	\$11,827.05	\$357,010.65	\$117,861.07	\$486,698.77	\$24,334.94	\$511,033.71
Health.....	3,211.65	53,338.56		56,550.21	2,827.51	59,377.72
Workmen's collective.....	1,628.75	9,346.85		10,975.60	548.78	11,524.38
Total.....	16,667.45	419,696.06	117,861.07	554,224.58	27,711.23	581,935.81

Net unpaid claims, except liability claims.....	\$581,935.81	
Special reserve for unpaid liability losses.....	3,068,674.00	
Total unpaid claims and expenses of settlement.....		\$3,650,609.81
Unearned premiums at 50 per cent on risks running one year or less.....	4,748,914.48	
Unearned premiums, pro rata on risks running more than one year.....	530,781.64	
Total unearned premiums.....		5,279,696.12
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct. 1, 1912:		
Accident.....	113,624.83	
Health.....	19,845.53	
Liability.....	243,854.94	
Workmen's collective.....	1,656.72	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		378,982.02
State, county, and municipal taxes due or accrued.....		138,879.22
Advance premiums (100 per cent).....		249,814.00
Reserve, accident, contingent fund.....	209,643.10	7,624.71
Reserve, accident, accumulation.....	200,337.02	
Reserve, liability, excess limit.....	52,365.40	
Reserve, workmen's compensation, contingent fund.....	151,575.50	
Reserve, claims incurred on or before Dec. 31, 1912, notice received subsequently:		
Accident.....	45,563.53	
Health.....	5,453.01	
Workmen's collective.....	627.38	
		665,594.94
Total amount of all liabilities except capital.....		10,371,200.82
Capital actually paid up in cash.....	2,500,000.00	
Surplus over all liabilities.....	4,560,167.75	
Surplus as regards policyholders.....		7,060,167.75
Total liabilities.....		17,431,368.57

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.	Workmen's collective.
In force Dec. 31, 1911.....	\$3,369,901.24	\$499,883.96	\$5,075,177.22	\$9,669.94
Written or renewed during the year.....	4,926,711.53	726,740.41	9,187,941.92	86,910.65
Total.....	8,296,612.77	1,226,624.37	14,263,119.14	96,580.59
Deduct expirations and cancellations.....	4,646,238.09	697,674.86	8,431,578.55	82,503.07
Balance.....	3,650,374.68	529,049.51	5,831,540.59	
Deduct reinsured policies.....	58,267.75	7,472.06	89,708.49	
Net in force Dec. 31, 1912.....	3,592,106.93	521,577.45	5,741,832.10	14,077.52

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident.....	\$20,383.72	\$8,300.61
Health.....	3,352.15	484.28
Liability.....	26,467.82	4,197.90
Total.....	49,203.69	12,982.79

UNION CENTRAL LIFE INSURANCE CO., CINCINNATI, OHIO.

[Located at No. 353 West Fourth Street, Cincinnati, Ohio. Incorporated, 1867; commenced business, 1867. Jesse R. Clark, president; John D. Sage, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$500,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$83,763,884.69

INCOME.

First year's premiums on original policies, less reinsurance.....	\$1,595,768.14	
Surrender values to pay first year's premiums.....	954.15	
Dividends applied to purchase paid-up additions and annuities.....	371,673.56	
Surrender values applied to purchase paid-up insurance and annuities.....	44,577.44	
Consideration for original annuities involving life contingencies.....	4,500.00	
Total new premiums.....		\$2,017,473.29
Renewal premiums less reinsurance.....	8,427,210.39	
Dividends applied to pay renewal premiums.....	1,310,954.09	
Surrender values applied to pay renewal premiums.....	106,011.06	
Total renewal premiums.....		9,844,175.54
Total premium income.....		\$11,861,648.83
Consideration for supplementary contracts not involving life contingencies.....		51,328.91
Dividends left with the company to accumulate at interest.....		150.06
Interest on mortgage loans.....	4,356,657.34	
Interest on bonds.....	500.00	
Interest on premium notes, policy loans, or liens.....	890,953.13	
Interest on deposits.....	23,192.39	
Interest on other debts due the company.....	1,273.11	
Discount on claims paid in advance.....	1,527.86	
Rents, including \$11,600 for company's occupancy of its own building.....	22,289.76	
Total interest and rents.....		5,296,393.59
Gross profit from compromise and adjustment of mortgage loans.....		67,137.29
Agents' balances previously charged off.....		5,814.59
Profit on sale or maturity of ledger assets (real estate).....		7,129.03
Total income.....		17,289,602.30
Total.....		101,053,486.99

DISBURSEMENTS.

Death claims and additions.....	\$2,961,755.40	
Matured endowments and additions.....	2,298,063.43	
Total death claims and endowments.....		5,259,818.83
Annuities involving life contingencies.....		22,487.42
Premium notes and liens voided by lapse.....		93,908.94
Surrender values paid in cash, or applied in liquidation of loans or notes.....		1,258,235.50
Surrender values applied to pay new and renewal premiums.....		106,965.21
Surrender values applied to purchase paid-up insurance and annuities.....		44,577.44
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		142,578.42
Dividends applied to pay renewal premiums.....		1,310,954.09
Dividends applied to purchase paid-up additions and annuities.....		371,673.56
Left with the company to accumulate at interest.....		150.06
Total paid policyholders.....		8,611,349.47
Expense of investigation and settlement of policy claims, including legal expenses.....		734.14
Supplementary contracts not involving life contingencies.....		94,666.97
Interest or dividends to stockholders.....		50,000.00
Commissions to agents.....		1,294,245.53
Commuted renewal commissions.....		20,215.00
Agency supervision and traveling expenses of supervisors.....		36,938.43
Branch-office expenses.....		48,516.74
Medical examiners' fees and inspection of risks.....		80,712.55
Salaries and all other compensation of officers and home office employees.....		397,023.52
Rent, including company's occupancy of its own buildings.....		41,523.90
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....		89,267.98
Legal expense.....		31,397.54
Furniture, fixtures, and safes.....		10,110.73
Repairs and expenses (other than taxes) on real estate.....		3,480.79
Taxes on real estate.....		17,036.41
State taxes on premiums.....		175,902.91
Insurance department licenses and fees.....		25,910.92
All other licenses, fees, and taxes.....		62,773.70
General expenses, home office.....		21,657.19
Traveling expenses, home office.....		14,307.30
Mortgage loan expense (expense of making new investments).....		298,380.52
Mortgage expense (expense of maintaining mortgage investments).....		72,299.08
Profit and loss (gross loss on mortgage).....		158.92
Agents' balances charged off.....		9,450.36
Loss on sale or maturity of ledger assets (real estate).....		2,104.71
Total disbursements.....		11,510,155.31
Balance.....		89,543,331.68

LEDGER ASSETS.

Book value of real estate	\$1,773,547.10
Mortgage loans on real estate	70,694,166.13
Loans on company's policies assigned as collateral	14,075,084.11
Premium notes on policies in force	2,198,762.27
Book value of bonds	25,000.00
Cash in office	4,742.19
Deposits in trust companies and banks not on interest	10,262.15
Deposits in trust companies and banks on interest	761,767.73
Total ledger assets	89,543,331.68

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$2,585,711.45
Interest due and accrued on bonds	125.00
Interest due and accrued on premium notes, loans, or liens	557,801.18
Rents due and accrued on company's property	850.00
Market value of bonds and stocks over book value	3,144,487.63
Net uncollected and deferred premiums:	328.13
New business	100,452.41
Renewals	530,335.26
Gross assets	630,787.67
	93,318,935.11

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	177,354.71
Admitted assets	93,141,580.40

LIABILITIES.

Net reserve	74,310,705.00
Present value of supplementary contracts not involving life contingencies	913,233.00
Death losses in process of adjustment	\$16,575.30
Death losses reported, no proofs received	127,159.30
Matured endowments due and unpaid	11,943.59
Death losses and other policy claims resisted	13,000.00
Total policy claims	168,678.19
Dividends left with the company to accumulate at interest	931.87
Premiums paid in advance, including surrender values so applied	92,971.45
Unearned interest and rent paid in advance	85,774.97
Commissions due agents on premium notes, when paid	295,879.59
Cost of collection on uncollected and deferred premiums in excess of loading	28,696.93
Salaries, rents, office expenses, bills, and accounts due or accrued	5,261.38
Medical examiners' and legal fees due or accrued	8,909.00
State, county, and municipal taxes due or accrued	203,495.92
Dividends or other profits due policyholders	132,065.12
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1913	2,109,587.06
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1913	968,271.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	9,728,650.00
Reserve or surplus funds not otherwise included in liabilities (deposits for abstracts temporarily loaned, \$2,295; interest received on loans contracted for 1913, \$6,967.75; principal payments received on account of loans contracted for 1913, \$860; commissions received by company on loans contracted for 1913, \$1,113)	11,235.75
Due upon individual accounts	8,384.67
Surplus derived from nonparticipating policies	1,248,217.84
Paid-up capital	500,000.00
Unassigned funds (surplus) derived from participating policies	2,320,632.26
Total liabilities	93,141,580.40

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1911	\$2,119,963.54
Received during the year on new policies	1,236,012.83
Received during the year on old policies	4,801,977.82
Restored by revival of policies	16,831.55
Deductions during the year as follows:	8,174,785.74
Used in payment of losses and claims	21,392.84
Used in purchase of surrendered policies	27,454.06
Voided by lapse	93,908.94
Used in payment of dividends to policyholders	107.35
Redeemed by maker in cash	5,833,160.28
Total reduction of premium note account	5,976,023.47
Balance note assets at end of the year	2,198,762.27

EXHIBIT OF POLICIES.

	Ordinary.	
	Number.	Amount.
All business written:		
Policies in force Dec. 31, 1911.....	163, 249	\$323, 611, 466. 00
Policies issued, revived, changed, and increased during the year.....	22, 205	56, 379, 739 00
Total.....	185, 454	379, 991, 205. 00
Deduct policies which have ceased to be in force during the year:		
By death.....	1, 356	3, 076, 213. 00
By maturity.....	1, 411	2, 269, 626. 00
By expiry.....	1, 197	2, 312, 184. 00
By surrender.....	2, 337	5, 740, 504. 00
By lapse.....	3, 332	7, 746, 650. 00
By decrease.....	.....	707, 893. 00
Not taken.....	2, 207	6, 947, 381. 00
Total.....	11, 840	28, 820, 451. 00
Total policies in force at end of year.....	173, 614	351, 170, 754. 00
Reinsured.....		6, 725, 894. 00

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.	
	Number.	Amount.
Policies in force Dec. 31, 1911.....	736	\$1, 897, 349. 00
Policies issued during the year.....	152	435, 500. 00
Total.....	888	2, 332, 849. 00
Deduct policies ceased to be in force.....	122	372, 513. 00
Policies in force Dec. 31, 1912.....	766	1, 960, 336. 00
Losses and claims incurred during the year.....	4	31, 000. 00
Losses and claims settled during the year.....	4	31, 000. 00
Premiums received.....	.....	57, 204. 43

COMPARATIVE TABLES.

HEALTH, ACCIDENT, AND LIFE ASSOCIATIONS,
DECEMBER 31, 1912.

and life insurance companies operating under section 653 and doing business in the District of Columbia during 1912.

Assets.			Liabilities.			Balance net assets.
Ledger.	Nonledger.	Assets not admitted.	Losses.	Other liabilities.	Total.	
\$176,024.30	\$22,987.59	.....	\$59,850.00	\$68,108.87	\$127,958.87	\$71,053.02
988,050.35	52,194.21	\$242,619.59	28,000.00	360,622.38	388,622.38	409,002.59
1,164,074.65	75,181.80	242,619.59	87,850.00	428,731.25	516,581.25	480,055.61
27,083.67	-----	-----	-----	382.68	382.68	26,700.99
26,623.11	467.00	450.00	-----	264.97	264.97	26,375.14
121,848.27	10,622.18	13,503.47	292.75	2,906.13	3,198.88	115,768.10
63,335.01	-----	236.25	-----	22,560.72	22,560.72	40,538.04
58,904.77	4,150.00	4,198.83	20.00	2,433.26	2,453.26	56,402.68
297,794.83	15,239.18	18,388.55	312.75	28,547.76	28,860.51	265,784.95
308,563.87	18,127.41	4,393.68	2,718.40	100,779.43	103,497.83	218,799.77
48,939.33	10,715.19	1,277.50	-----	1,200.00	1,200.00	57,177.02
53,585.36	523.26	67.25	-----	23,301.71	23,301.71	30,739.66
411,088.56	29,365.86	5,738.43	2,718.40	125,281.14	127,999.54	306,716.45
1,164,074.65	75,181.80	242,619.59	87,850.00	428,731.25	516,581.25	480,055.61
297,794.83	15,239.18	18,388.55	312.75	28,547.76	28,860.51	265,784.95
411,088.56	29,365.86	5,738.43	2,718.40	125,281.14	127,999.54	306,716.45
1,872,958.04	119,786.84	266,746.57	90,881.15	582,560.15	673,441.30	1,052,557.01

TABLE H.—Income and disbursements during 1912 of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia.

Name and location.	Receipts during 1912.					Disbursements during 1912.					
	Member- ship fees and dues.	Asses- sments.	Guaranty deposits.	Total paid by members.	From all other sources.	Total receipts.	Losses and claims paid.	Advance payments returned.	Total paid to members.	All other payments.	Total disburse- ments.
<i>Chartered outside District of Columbia.</i>											
American Temperance Life, New York, N. Y.		\$195,698.39		\$195,698.39	\$13,761.50	\$209,459.89	\$159,662.96	\$23,287.79	\$182,950.75	\$60,326.98	\$243,277.73
Merchants Life, Burlington, Iowa.....	\$108,343.00	650,118.92		758,461.92	32,018.19	790,480.11	262,360.00	38.50	262,388.50	298,022.08	560,410.58
Total.....	108,343.00	845,817.31		954,160.31	45,779.69	999,940.00	422,012.96	23,326.29	445,339.25	358,349.06	803,688.31
INDUSTRIAL.											
<i>District of Columbia companies.</i>											
American Home Life Insurance Co., Wash- ington, D. C.		38,268.64		38,268.64	7,451.52	45,720.16	10,136.46				
Capital City Benefit Society, Washington, D. C.	1,050.00	25,447.00		26,497.00	1,409.09	27,906.09	14,449.50				
National Benefit Association, Washington, D. C.		138,534.76		138,534.76	8,174.98	146,709.74	32,953.56	267.14	33,220.70	88,433.54	121,654.24
Peoples Mutual Benefit Insurance Co., Washington, D. C.		225,847.39		225,847.39	24,782.82	250,630.21	80,763.79		80,763.79	155,244.14	236,007.93
Provident Relief Association, Washington, D. C.		379,304.91		379,304.91	2,146.50	381,451.41	159,875.92		159,875.92	222,378.51	382,254.43
Total.....	1,050.00	807,402.70		808,452.70	43,964.91	852,417.61	298,179.23	267.14	298,446.37	513,832.34	812,278.71
<i>Chartered outside District of Columbia.</i>											
Home Beneficial Association, Richmond, Va.		579,323.79		579,323.79	12,426.20	591,749.99	242,819.06				
Richmond Beneficial Insurance Co., Rich- mond, Va.	1,361.81	194,561.73		195,953.54	2,447.88	198,401.42	103,779.45				
Southern Mutual Aid Association, Birming- ham, Ala.	9,197.60	414,949.51		424,147.11	1,268.89	425,416.00	169,945.28	289.40	170,234.68	252,779.14	423,013.82
Total.....	10,589.41	1,188,835.03		1,199,424.44	16,142.97	1,215,567.41	516,543.79	289.40	516,833.19	625,949.38	1,142,782.57
RECAPITULATION.											
Domestic.....	108,343.00	845,817.31		954,160.31	45,779.69	999,940.00	422,012.96	23,326.29	445,339.25	358,349.06	803,688.31
Industrial:											
Local.....	1,050.00	807,402.70		808,452.70	43,964.91	852,417.61	298,179.23	267.14	298,446.37	513,832.34	812,278.71
Domestic.....	10,589.41	1,188,835.03		1,199,424.44	16,142.97	1,215,567.41	516,543.79	289.40	516,833.19	625,949.38	1,142,782.57
Grand total.....	119,982.41	2,842,055.04		2,962,037.45	105,887.57	3,067,925.02	1,236,735.98	23,882.83	1,260,618.81	1,498,130.78	2,758,749.59

TABLE I.—Number and amount of policies issued and terminated during the year 1912 by health, accident, and life insurance companies operating under section 653 and transacting business in the District of Columbia.

Name and location.	In force Dec. 31, 1911.		Written and restored during 1912.		Ceased to be in force 1912.		Certificates in force Dec. 31, 1912.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<i>Chartered outside District of Columbia.</i>								
American Temperance Life, New York, N. Y.	6,940	\$6,774,323.00	1,539	\$571,925.00	2,206	\$1,753,348.00	6,273	\$5,592,900.00
Merchants Life, Burlington, Iowa.	23,533	46,955,000.00	6,551	13,101,000.00	3,474	6,945,000.00	26,610	53,111,000.00
Total.	30,473	53,729,323.00	8,090	13,672,925.00	5,680	8,698,348.00	32,883	58,703,900.00
INDUSTRIAL.								
<i>District of Columbia companies.</i>								
American Home Life Insurance Co., Washington, D. C.	(1)	178,500.00	269	28,100.00	237	21,500.00	2,002	185,100.00
Capital City Benefit Society, Washington, D. C.	1,940	2,372,928.50	18,806	1,259,066.50	11,037	891,873.80	46,351	2,740,119.20
National Benefit Association, Washington, D. C.	41,552	1,065,900.00	41,955	839,100.00	36,342	837,260.00	32,258	967,740.00
Peoples Mutual Benefit Insurance Co., Washington, D. C.	26,645	1,964,840.00	73,333	2,833,320.00	67,224	2,688,960.00	55,230	2,209,200.00
Provident Relief Association, Washington, D. C.	49,121							
Total.	119,288	5,532,166.50	134,393	5,059,586.50	114,840	4,539,593.80	138,841	6,102,159.20
<i>Chartered outside District of Columbia.</i>								
Home Beneficial Association, Richmond, Va.	83,852	4,670,508.00	121,587	7,211,987.00	111,315	5,852,725.00	94,124	6,029,770.00
Richmond Beneficial Insurance Co., Richmond, Va.	48,127	1,684,785.20	11,930	742,196.30	20,000	701,963.83	46,057	1,403,987.67
Southern Mutual Aid Association, Birmingham, Ala.	57,965	1,702,697.48	95,423	1,963,122.60	88,073	1,666,913.23	63,315	1,698,906.85
Total.	189,944	8,057,990.68	228,940	9,596,305.90	219,388	8,221,632.06	199,496	9,432,664.52
RECAPITULATION.								
Domestic.	30,473	53,729,323.00	8,090	13,672,925.00	5,680	8,698,348.00	32,883	58,703,900.00
Industrial:								
Local.	119,288	5,532,166.50	134,393	5,059,586.50	114,840	4,539,593.80	138,841	6,102,159.20
Domestic.	189,944	8,057,990.68	228,940	9,596,305.90	219,388	8,221,632.06	199,496	9,432,664.52
Grand total.	339,705	67,369,480.18	371,423	28,328,817.40	339,908	21,459,573.86	371,220	74,238,723.72

¹ On account of lack of proper records this company was unable to furnish the figures for this exhibit.

TABLE J.—Business transacted in the District of Columbia during 1912 by all health, accident, and life insurance companies operating under section 653.

Name and location.	Policies in force Dec. 31, 1911.		Policies issued during 1912.		Policies ceased to be in force during 1912.		Policies in force Dec. 31, 1912.		Losses and claims incurred during 1912.		Losses and claims paid, settled down, etc., during 1912.		Pre- miums or assess- ments collected during 1912.
	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	
<i>Chartered outside District of Columbia.</i>													
American Temperance Life, New York, N. Y.	72	\$83,000.00	40	\$23,500.00	66	\$53,200.00	46	\$53,300.00	2	\$1,200.00	1	\$200.00	\$1,690.01
Merchants Life, Burlington, Iowa.			76	152,000.00	3	6,000.00	73	146,000.00					405.43
Total.....	72	83,000.00	116	175,500.00	69	59,200.00	119	199,300.00	2	1,200.00	1	200.00	2,095.44
<i>INDUSTRIAL.</i>													
<i>District of Columbia companies.</i>													
American Home Life Insurance Co., Washington, D. C.	(1)												
Capital City Benefit Society, Washington, D. C.	1,940	178,500.00	299	28,100.00	237	21,500.00	2,002	185,100.00	1,668	14,449.50	1,668	10,136.46	38,268.64
National Benefit Association, Washington, D. C.	8,472	513,836.80	4,512	288,396.00	2,464	178,477.00	10,520	623,755.60	6,007	8,741.51	6,018	14,449.50	26,497.00
Peoples Mutual Benefit Insurance Co., Washington, D. C.	26,645	1,065,900.00	20,801	417,810.00	20,544	673,950.00	26,992	809,780.00	11,654	79,674.15	11,728	80,080.30	216,717.02
Provident Relief Association, Washington, D. C.	12,591	503,640.00	20,445	817,800.00	21,005	840,200.00	12,031	481,240.00	7,729	44,567.35	7,731	44,667.35	96,963.97
Total.....	49,648	2,261,876.80	46,147	1,552,106.00	44,250	1,714,127.00	51,545	2,099,855.60	21,658	157,568.97	21,745	158,123.12	408,491.40
<i>Chartered outside District of Columbia.</i>													
Home Beneficial Association, Richmond, Va.			1,700	93,408.00	431	22,761.00	1,269	70,647.00					569.19
Richmond Beneficial Insurance Co., Richmond, Va.	4,162	103,331.71	1,000	25,832.92	450	12,651.33	5,312	116,513.30	1,007	5,153.10	1,007	5,153.10	10,670.39
Southern Mutual Aid Association, Birmingham, Ala.			12,534	259,011.60	9,042	108,457.35	3,492	150,554.25					25,426.35
Total.....	4,162	103,331.71	15,834	378,252.52	9,923	143,869.68	10,073	337,714.55	1,007	14,194.60	1,007	14,194.60	36,665.93
<i>RECAPITULATION.</i>													
Domestic.....	72	83,000.00	116	175,500.00	69	59,200.00	119	199,300.00	2	1,200.00	1	200.00	2,095.44
Industrial:													
Local.....	49,648	2,261,876.80	46,147	1,552,106.00	44,250	1,714,127.00	51,545	2,099,855.60	21,658	157,568.97	21,745	158,123.12	408,491.40
Domestic.....	4,162	103,331.71	15,834	378,252.52	9,923	143,869.68	10,073	337,714.55	1,007	14,194.60	1,007	14,194.60	36,665.93
Grand total.....	53,882	2,448,208.31	62,067	2,105,858.52	54,242	1,917,196.68	61,737	2,636,870.15	22,667	172,963.57	22,752	172,517.72	447,282.77

¹ On account of lack of proper records this company was unable to furnish the figures for this exhibit.

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF HEALTH, ACCIDENT,
AND LIFE ASSOCIATIONS, SHOWING THEIR CONDITION
ON DECEMBER 31, 1912.

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION, NEW YORK, N. Y.

[President, Frank Delano; secretary, Stacey Wilson. Incorporated 1889; commenced business 1889.
Home office 253 Broadway, New York, N. Y.]

BALANCE SHEET.

	Mortuary funds.	Expense funds.	Total.
Balance from previous year.....	\$204,320.35	\$5,521.79	\$209,842.14

INCOME.

First year's assessments or premiums.....	\$4,652.80	\$2,492.23	\$7,145.03
Subsequent years' assessments or premiums.....	122,542.39	66,010.97	188,553.36
Total received from applicants and members.....	127,195.19	68,503.20	195,698.39
Interest on mortgage loans.....	7,364.26	.....	7,364.26
Interest on collateral loans.....	505.55	.....	505.55
Interest on bank deposits.....	933.24	.....	933.24
Interest from all other sources.....	11.86	.....	11.86
Advances to members paid.....	4,810.00	.....	4,810.00
Policy fees.....	.....	53.00	53.00
For collection of checks.....	.....	83.59	83.59
Total income.....	140,820.10	68,639.79	209,459.89
Sum.....	345,140.45	74,161.58	419,302.03

DISBURSEMENTS.

Death claims.....	\$154,916.80	.....	\$154,916.80
Sick and accident claims.....	576.16	.....	576.16
Advances to members.....	4,170.00	.....	4,170.00
Premiums returned.....	23,287.79	.....	23,287.79
Total payments to members.....	182,950.75	.....	182,950.75
Commission and fees paid to agents.....	.....	9,052.84	9,052.84
Salaries of managers or agents.....	.....	5,875.64	5,875.64
Salaries of officers and trustees.....	.....	13,268.96	13,268.96
Other compensation of officers and trustees.....	.....	520.00	520.00
Salaries of office employees.....	.....	6,645.01	6,645.01
Salaries and fees paid to medical examiners.....	.....	1,975.50	1,975.50
Traveling and other expenses of managers and agents.....	.....	1,635.99	1,635.99
Collection and remittance of assessments, etc.....	.....	5,575.79	5,575.79
Insurance department fees and licenses.....	.....	433.50	433.50
Taxes on assessments or premiums.....	.....	480.01	480.01
Rent.....	.....	3,908.70	3,908.70
Advertising, printing, and stationery.....	.....	4,719.33	4,719.33
Postage, express, telegraph, and telephone.....	.....	2,112.22	2,112.22
Legal expenses in litigating claims.....	.....	759.57	759.57
Other legal expenses.....	.....	320.50	320.50
Furniture and fixtures.....	.....	108.95	108.95
Miscellaneous expense.....	.....	649.47	649.47
Agents' balances charged off.....	.....	2,285.00	2,285.00
Total disbursements.....	182,950.75	60,326.98	243,277.73
Balance.....	162,189.70	13,834.60	176,024.30

LEDGER ASSETS.

Mortgage loans on real estate.....	\$145,950.00
Deposited in trust companies and banks on interest.....	28,054.73
Cash in association's office.....	2,019.57
Total ledger assets.....	176,024.30

NONLEDGER ASSETS.

Interest and rents due and accrued.....	\$2,179.39
Premiums or assessments actually collected by agencies not yet turned over to the association.....	4,500.00
Mortuary assessments due and unpaid on last call.....	16,308.20
Gross assets.....	199,011.89

LIABILITIES.

Death claims due and unpaid (1).....	\$200.00
Death claims adjusted not yet due (8).....	10,250.00
Death claims resisted (7).....	14,500.00
Death claims reported but not yet adjusted (31).....	34,900.00
Total death claims.....	59,850.00
Reserve or emergency fund under section 205, New York insurance law.....	68,108.87
Total liabilities.....	127,958.87

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	6,940	\$6,774,323.00
Policies or certificates written during the year.....	1,539	571,925.00
Total.....	8,479	7,346,248.00
Deduct terminated or decreased during the year.....	2,206	1,753,348.00
Total policies or certificates in force Dec. 31, 1912.....	6,273	5,592,900.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	72	83,000.00
Policies or certificates written during the year.....	40	23,500.00
Total.....	112	106,500.00
Deduct terminated or decreased during the year.....	66	53,200.00
Total policies or certificates in force Dec. 31, 1912.....	46	53,200.00
Received during the year from members in District of Columbia.....		1,690.01
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	33	57,800.00
Claims (face value) incurred during the year.....	168	162,277.00
Total.....	201	220,077.00
Claims paid during the year.....	154	154,917.00
Balance.....	47	65,160.00
Saved by compromising or scaling claims down during the year.....		5,310.00
Claims unpaid Dec. 31, 1912.....	47	59,850.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	2	1,200.00
Claims paid during the year.....	1	200.00
Balance unpaid Dec. 31, 1912.....	1	1,000.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	61	576.16

MERCHANTS LIFE ASSOCIATION, BURLINGTON, IOWA.

[President, John J. Seerley; secretary, F. J. Kuhlmeier. Incorporated 1894; commenced business 1894.
Home office, corner Main and Jefferson Streets, Burlington, Iowa.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Guarantee fund.	Future call fund.	Expense funds.	Total.
Balance from previous year.....	\$150,468.78	\$599,695.03	\$4,804.01	\$376.25	\$2,636.75	\$757,980.82

INCOME.

Membership fees actually received.....					\$108,343.00	\$108,343.00
Reserve fund.....		\$218,345.41				218,345.41
First year's assessments or premiums.....	\$26,458.72				9,610.76	36,069.48
Subsequent years' assessments or premiums.....	295,620.04				100,151.22	395,771.26
Change beneficiary.....					190.00	190.00
Reinstatement fee.....					549.50	549.50
Total received from applicants and members.....	322,078.76	218,345.41			218,844.48	759,268.65
Deduct payments returned to applicants and members.....	751.73				55.00	806.73
Net amount received from applicants and members.....	321,327.03	218,345.41			218,789.48	758,461.92
Interest on mortgage loans.....		22,837.41				22,837.41
Interest on bonds.....		760.00				760.00
Interest on bank deposits.....		2,544.43				2,544.43
Interest from all other sources.....		4,906.63				4,906.63
Future call fund.....				\$919.72		919.72
Total income.....	321,327.03	249,443.88		919.72	218,789.48	790,480.11
Sum.....	471,795.81	849,138.91	\$4,804.01	1,295.97	221,426.23	1,548,460.93

DISBURSEMENTS.

Death claims.....	\$262,350.00					\$262,350.00
Guarantee fund returned to beneficiaries.....			\$38.50			38.50
Total payments to members.....	262,350.00		38.50			212,388.50
Commission and fees paid to agents.....					\$123,453.95	123,453.95
Paid bankers for recommendations.....					8,792.85	8,792.85
Salaries of managers or agents.....					1,665.50	1,665.50
Salaries of officers and trustees (7).....					12,450.00	12,450.00
Salaries of office employees (17).....					9,286.29	9,286.29
Salaries and fees paid to medical examiners.....					1,650.00	1,650.00
Traveling and other expenses of managers and agents.....					5,792.53	5,792.53
Collection and remittance of assessments, etc.....					4,492.12	4,492.12
Insurance department fees and licenses.....					2,676.52	2,676.52
Calls paid out of future call fund.....				\$749.48		749.48
Taxes on assessments or premiums.....		\$6,582.46				6,582.46
Municipal tax.....					276.25	276.25
Purchase of printing press and type.....					432.22	432.22
Rent.....					1,204.50	1,204.50
Advertising, printing, and stationery.....					9,223.27	9,223.27
Postage, express, telegraph, and telephone.....					13,945.43	13,945.43
Other legal expenses.....					529.18	529.18
Lapsed reserve notes.....		73,798.51				73,798.51
Furniture and fixtures.....					1,918.82	1,918.82
Miscellaneous.....					2,126.67	2,126.67
Medical examinations.....					14,902.80	14,902.80
Interest paid on advances.....					560.00	560.00
Inspection of risks.....					1,109.87	1,109.87
Agents' balances charged off.....					402.86	402.86
Total disbursements.....	262,350.00	80,380.97	38.50	749.48	216,891.63	560,410.58
Balance.....	209,445.81	768,757.94	4,765.51	546.49	4,534.60	988,050.35

LEDGER ASSETS.

Mortgage loans on real estate.....	\$605,281.32
Book value of bonds.....	19,000.00
Deposited in trust companies and banks on interest.....	122,912.49
Deposited in banks (not on interest).....	265.51
Agents' balances.....	4,049.76
Reserve fund notes of members in good standing.....	236,541.27

Total ledger assets..... 988,050.35

NONLEDGER ASSETS

Interest and rents due and accrued.....	24,194.21
Mortuary calls to become due on benefit certificate but only to the extent necessary to meet outstanding claims (call issued Dec. 31, 1912).....	26,000.00
Died on operating table before certificate was issued; brought suit.....	2,000.00

Gross assets..... 1,040,244.56

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$4,148.32
Book value of bonds over market value.....	930.00
Reserve fund notes.....	236,541.27
Deposit Missouri department.....	1,000.00
	242,619.59

Total admitted assets..... 797,624.97

LIABILITIES.

Death claims resisted (2).....	\$4,000.00
Death claims reported but not yet adjusted (12).....	24,000.00
Total death claims unpaid.....	28,000.00
Salaries, rents, expenses, etc., due or accrued.....	20,983.89
Taxes due or accrued (estimated).....	6,000.00
Advanced by directors, \$7,000, and accrued interest, \$280.....	7,280.00
Value of outstanding benefit certificates or policies as provided by 32 G. A., chap. 83, Iowa.....	325,812.00
Future call fund.....	546.49
	360,622.38
Total liabilities.....	388,622.38

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	23,533	\$46,955,000.00
Policies or certificates written during the year.....	6,551	13,101,000.00
Total.....	30,084	60,056,000.00
Deduct terminated or decreased during the year.....	3,474	6,945,000.00
Total policies or certificates in force Dec. 31, 1912.....	26,610	53,111,000.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates written during the year.....	76	152,000.00
Deduct terminated or decreased during the year.....	3	6,000.00
Total policies or certificates in force Dec. 31, 1912.....	73	146,000.00
Received during the year from members in District of Columbia (mortuary, \$185.47; reserve, \$171.95; expense, \$68.01).....		405.43
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	8	16,000.00
Died two days after application was taken (certificate not issued).....		2,000.00
Claims (face value) incurred during the year.....	137	272,000.00
Total.....	145	290,000.00
Claims paid during the year.....	132	262,350.00
Balance.....	13	27,650.00
Saved by compromising or scaling claims down during the year.....		1,650.00
Claims unpaid Dec. 31, 1912.....	13	26,000.00

AMERICAN HOME LIFE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[President, G. W. Cave; secretary, M. Ferguson. Incorporated 1896; commenced business 1896. Home office, Fifth and G Streets NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year \$27,092.33

INCOME.

Membership fees actually received.....	38,276.06
Gross rents from association's property, including \$1,200 for association's occupancy of its own buildings.....	5,353.52
Contribution by stockholders.....	2,100.00
Total income.....	45,729.58
Sum.....	72,821.91

DISBURSEMENTS.

Death claims.....	2,147.19
Sick and accident claims.....	7,989.27
Total payments to members.....	10,136.46
Commission and fees paid to agents.....	21,240.79
Salaries of managers or agents.....	5,200.00
Salaries of office employees.....	2,506.00
Insurance department fees and licenses.....	10.00
Taxes on assessments or premiums.....	23.87
Rent.....	1,200.00
Advertising, printing, and stationery.....	672.34
Postage, express, telegraph, and telephone.....	171.89
Legal expenses.....	137.00
Repairs and expenses on real estate other than taxes.....	453.10
Interest on borrowed money.....	1,459.00
Miscellaneous.....	887.74
Expense of automobile.....	976.08
Electric light, coal, and gas.....	371.60
Taxes on real estate.....	291.95
Total disbursements.....	45,728.82
Balance.....	27,093.09

LEDGER ASSETS.

Book value of real estate.....	26,000.00
Deposited in banks (not on interest).....	736.42
Cash in association's office.....	356.67
Total ledger assets.....	27,093.09

LIABILITIES.

Taxes due or accrued.....	382.68
Advance rents.....	360.00
Capital actually paid up in cash.....	\$25,000.00
Surplus over all liabilities.....	1,350.41
Total liabilities.....	26,350.41
	27,093.09

CAPITAL CITY BENEFIT SOCIETY, DISTRICT OF COLUMBIA.

[President, Anson S. Taylor; secretary, Samuel H. Walker. Incorporated 1887; commenced business 1887. Home office, 453 Louisiana Avenue NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year \$25,350.31

INCOME.

Membership fees actually received.....	1,050.00
First year's assessments or premiums.....	1,282.60
Subsequent years' assessments or premiums.....	24,164.40
Total received from applicants and members.....	26,497.00
Interest on mortgage loans.....	959.99
Interest on bank deposits.....	34.50
Gross rents from association's property, buildings.....	65.00
Miscellaneous.....	349.60
Total income.....	27,906.09
Sum.....	53,256.40

DISBURSEMENTS.

Death claims.....	\$3,300.00
Permanent disability claims.....	57.50
Sick and accident claims.....	11,092.00
Total payments to members.....	14,449.50
Commission and fees paid to agents.....	3,707.07
Salaries of managers or agents.....	2,829.00
Salaries of officers and trustees.....	1,440.00
Salaries of office employees.....	540.00
Salaries and fees paid to medical examiners.....	912.00
Insurance departments fees and licenses.....	36.53
Other licenses and fees, viz:	
Motor tax.....	2.00
Personal.....	3.60
Taxes on assessments or premiums.....	33.91
Entrance fee collected by agents.....	1,050.00
Rent.....	480.00
Advertising, printing, and stationery.....	327.62
Postage, express, telegraph, and telephone.....	47.44
Legal expenses in litigating claims.....	17.85
Furniture and fixtures.....	15.84
Incidentals.....	65.93
Dividends paid.....	500.00
Motorcycle.....	175.00
Total disbursements.....	26,633.29
Balance.....	26,623.11

LEDGER ASSETS.

Book value of real estate.....	8,500.00
Mortgage loans on real estate.....	14,750.00
Deposited in trust companies and banks on interest.....	1,700.00
Deposited in banks (not on interest).....	1,142.53
Cash in association's office.....	530.58
Total ledger assets.....	26,623.11

NONLEDGER ASSETS.

Interest and rents due and accrued.....	17.00
Furniture and fixtures.....	300.00
Motor cycle.....	150.00
Gross assets.....	27,090.11

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$300.00
Motor cycle.....	150.00
	450.00
Total admitted assets.....	26,640.11

LIABILITIES.

Taxes due or accrued.....	264.97
Capital actually paid up in cash.....	\$1,000.00
Surplus over all liabilities.....	25,375.14
Total liabilities.....	26,640.11

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	1,940	\$178,500.00
Policies or certificates written during the year.....	299	28,100.00
Total.....	2,239	206,600.00
Deduct terminated or decreased during the year.....	237	21,500.00
Total policies or certificates in force Dec. 31, 1912.....	2,002	185,100.00
DEATH CLAIMS.		
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	38	3,300.00

EXHIBITS—Continued.

	Number.	Amount.
PERMANENT DISABILITY CLAIMS.		
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid).....	2	\$57.50
SICK AND ACCIDENT CLAIMS.		
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid).....	1,628	11,092.00

NATIONAL BENEFIT ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Robert W. Brown; secretary, Samuel W. Rutherford. Incorporated, 1898; commenced business, 1899. Home office, 609 F Street NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$96,792.77

INCOME.

Subsequent years' assessments or premiums..... 138,532.76
Examination..... 2.00

Total received from applicants and members..... 138,534.76
Interest on bonds and dividends on stocks..... 3,335.00
Interest on loans and notes..... 13.37
Interest on bank deposits..... 99.30
Interest from all other sources..... 4.68
Gross rents from association's property..... 1,995.20
Refunds..... 683.72
Security funds, agents'..... 1,401.28
Loans repaid by agents..... 410.50
Miscellaneous..... 231.93

Total income..... 146,709.74

Sum..... 243,502.51

DISBURSEMENTS.

Death claims..... 12,422.64
Sick and accident claims..... 20,530.92
Returned to rejected applicants..... 267.14

Total payments to members..... 33,220.70
Commissions and fees paid to agents..... 39,709.08
Salaries of managers or agents..... 14,881.96
Salaries of officers and trustees..... 3,581.50
Salaries of office employees..... 8,690.06
Salaries and fees paid to medical examiners..... 125.15
Traveling and other expenses of officers, trustees, and committees..... 5,061.61
Other licenses and fees..... 2,714.34
Internal revenue tax..... 130.69
Miscellaneous..... 1,732.31
Rent..... 2,343.00
Advertising, printing, and stationery..... 3,296.12
Postage, express, telegraph, and telephone..... 1,349.88
Legal expenses in litigating claims..... 736.60
Other legal expenses (dividends)..... 580.50
Repairs and expenses on real estate other than taxes..... 552.75
Furniture and fixtures..... 736.23
Borrowed money..... 307.97
Fuel, gas, and electricity..... 663.51
Loans to agents..... 213.00
Janitor and elevator..... 676.35
Refunds..... 360.93

Total disbursements..... 121,654.24

Balance..... 121,848.27

LEDGER ASSETS.

Book value of real estate..... 31,377.82
Loans secured by pledge of bonds, stocks, or other collateral..... 220.00
Book value of bonds and stocks..... 82,463.47
Deposited in trust companies and banks on interest..... 6,091.09
Deposited in banks (not on interest)..... 1,162.59
Cash in association's office..... 543.30

Total ledger assets..... 121,848.27

NONLEDGER ASSETS.

Market value of real estate over book value.....	\$10,622.18
Gross assets.....	132,470.45

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	13,503.47
Total admitted assets.....	118,966.98

LIABILITIES.

Death claims due and unpaid.....	\$187.00
Death claims resisted.....	105.75
Total death claims.....	292.75
Security funds, agents'.....	1,401.28
Taxes due or accrued.....	1,504.85
Total liabilities, except capital.....	3,198.88
Capital actually paid up in cash.....	5,000.00
Surplus over all liabilities.....	110,768.10
	115,768.10
Total liabilities.....	118,966.98

EXHIBIT.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	41,582	\$2,372,926.50
Policies or certificates written during the year.....	18,806	1,259,066.50
Total.....	60,388	3,631,993.00
Deduct terminated or decreased during the year.....	11,037	891,873.80
Total policies or certificates in force Dec. 31, 1912.....	49,351	2,740,119.20
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	8,472	513,836.60
Policies or certificates written during the year.....	4,512	288,396.00
Total.....	12,984	802,232.60
Deduct terminated or decreased during the year.....	2,464	178,477.00
Total policies or certificates in force Dec. 31, 1912.....	10,520	623,755.60
Received during the year from members in District of Columbia.....		30,044.77
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	8	476.75
Claims (face value) incurred during the year.....	214	12,238.64
Total.....	222	12,715.39
Claims paid during the year.....	216	12,422.64
Claims unpaid Dec. 31, 1912.....	6	202.75
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	35.00
Claims (face value) incurred during the year.....	52	3,564.20
Total.....	53	3,599.20
Claims paid during the year.....	52	3,564.20
Claims unpaid Dec. 31, 1912.....	1	35.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	184	\$26.55
Claims incurred during the year.....	2,319	21,274.08
Total.....	2,503	22,100.63
Claims paid during the year.....	2,137	20,530.92
Claims rejected during the year.....	366	1,569.71

EXHIBIT—Continued.

	Number.	Amount.
SICK AND ACCIDENT CLAIMS—Continued.		
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	11	\$48.00
Claims incurred during the year.....	555	5,177.31
Total.....	566	5,225.31
Claims paid during the last year.....	535	5,094.31
Claims rejected during the year.....	31	131.00

PEOPLES MUTUAL BENEFIT INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[President, W. W. Chiswell; secretary, B. W. Chiswell. Incorporated, 1903; commenced business, 1895.
Home office, 518-520 Sixth Street, Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$48,712.73

INCOME.

Received from applicants and members..... 226,768.48
Deduct payments returned to applicants and members..... 921.09

Net amount received from applicants and members..... 225,847.39
Interest on bonds..... 210.00
Interest on bank deposits..... 51.37
Gross rents from association's property, including \$1,500 for association's occupancy of its own buildings..... 2,874.00
Borrowed money..... 20,000.00
Agents' cash bond..... 1,628.00
Agents' license refunded..... 19.45

Total income..... 250,630.21

Sum..... 299,342.94

DISBURSEMENTS.

Death claims..... 14,914.79
Sick and accident claims..... 65,849.00

Total payments to members..... 80,763.79
Commission and fees paid to agents..... 7,336.37
Salaries of managers or agents..... 84,838.07
Other compensation of officers and trustees..... 22,290.00
Salaries of office employees..... 3,730.00
Salaries and fees paid to medical examiners..... 581.50
Traveling and other expenses of managers and agents..... 999.79
Insurance department fees and licenses..... 403.51
Taxes on assessments or premiums..... 225.58
Other taxes, viz:
 Personal..... 5.00
 Income..... 21.32
 Real estate..... 153.17
Rent, including \$1,500 for association's occupancy of its own buildings..... 1,824.67
Advertising, printing, and stationery..... 4,825.94
Postage, express, telegraph, and telephone..... 501.42
Legal expenses in litigating claims..... 1,211.66
Commission collection rents..... 10.81
Repairs and expenses on real estate other than taxes..... 55.80
Furniture and fixtures..... 1,284.53
Borrowed money..... 15,170.00
Agents bond refunded..... 1,413.00
Dividends to stockholders..... 5,000.00
Livery and garage..... 837.79
Electric lights, \$92.62; fuel, \$326.85; miscellaneous, \$2,505.04..... 2,924.51

Total disbursements..... 236,007.93

Balance..... 63,335.01

LEDGER ASSETS.

Book value of real estate..... 45,000.00
Book value of bonds and stocks..... 10,421.25
Deposited in trust companies and banks on interest..... 4,055.85
Deposited in banks not on interest..... 2,390.02
Cash in association's office and branches..... 1,467.89

Total ledger assets..... 63,335.01

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$236.25
Total admitted assets.....	63,098.76

LIABILITIES.

Taxes due or accrued on premiums, \$2,167.17; on real estate, \$88.55.....	2,255.72
Borrowed money, \$20,000; interest due or accrued on same, \$90.....	20,090.00
Agents' bond held by company.....	215.00
Total liabilities except capital.....	22,560.72
Capital actually paid up in cash.....	\$25,000.00
Surplus over all liabilities.....	15,538.04
Total liabilities.....	40,538.04
	63,098.76

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	26,645	\$1,065,900.00
Policies or certificates written during the year.....	41,955	839,100.00
Total.....	68,600	1,905,000.00
Deduct terminated or decreased during the year.....	36,342	937,260.00
Total policies or certificates in force Dec. 31, 1912.....	32,258	967,740.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	26,645	1,065,900.00
Policies or certificates written during the year.....	20,891	417,810.00
Total.....	47,536	1,483,710.00
Deduct terminated or decreased during the year.....	20,544	673,950.00
Total policies or certificates in force Dec. 31, 1912.....	26,992	809,760.00
Received during the year from members in District of Columbia.....		216,717.02
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year (paid).....	277	14,914.79
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	265	14,775.70
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	74	406.25
Claims incurred during the year.....	11,612	65,442.75
Total (paid).....	11,686	65,849.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	74	406.25
Claims incurred during the year.....	11,389	64,898.35
Total (paid).....	11,463	65,304.60

PROVIDENT RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, John Brosnan; secretary, Thomas W. Bramhall. Incorporated 1893; commenced business 1893. Home office, 617 F Street NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$59,707.79

INCOME.

Received from applicants and members..... 379,304.91
Interest on bonds..... 159.00
Interest on bank deposits..... 1,188.77
Gross rents from association's property..... 732.50
From agents for licenses..... 66.23

Total income..... 381,451.41

Sum..... 441,159.20

DISBURSEMENTS.

Death claims..... 26,022.65
Sick and accident claims..... 133,853.27

Total payments to members..... 159,875.92
Commission and fees paid to agents..... 34,824.21
Salaries of managers or agents..... 131,777.09
Salaries of officers and trustees (4)..... 14,240.00
Salaries of office employees, home and branch offices (20)..... 6,988.65
Salaries and fees paid to medical examiners..... 62.50
Traveling and other expenses of officers, trustees, and committees..... 6,079.47
Insurance department fees and licenses..... 324.50
Taxes on assessments or premiums..... 1,504.23
Other taxes (real estate and water rents)..... 60.25
State, corporation, Federal, and capital stock..... 95.17
Rent..... 4,746.66
Advertising, printing, and stationery..... 4,753.47
Postage, express, telegraph, and telephone..... 2,160.02
Legal expenses..... 282.73
Repairs and expenses on real estate other than taxes..... 165.85
Furniture and fixtures..... 579.30
Heat, light, and power..... 760.39
Janitor..... 518.30
Dividends..... 11,000.00
Miscellaneous..... 687.76
Loss on sale or maturity of ledger assets (real estate)..... 817.96

Total disbursements..... 382,254.43

Balance..... 58,904.77

LEDGER ASSETS.

Book value of real estate..... 6,050.00
Book value of bonds..... 10,469.83
Deposited in trust companies and banks on interest..... 20,000.00
Deposited in banks (not on interest)..... 18,061.17
Cash in association's office..... 4,123.77
Bills receivable..... 200.00

Total ledger assets..... 58,904.77

NONLEDGER ASSETS

Market value of real estate over book value..... 500.00
Supplies and printing equipment..... 650.00
Furniture and fixtures..... 3,000.00

Gross assets..... 63,054.77

DEDUCT ASSETS NOT ADMITTED.

Bills receivable..... \$200.00
Book value of bonds over market value..... 348.83
Supplies and printing equipment..... 650.00
Furniture and fixtures..... 3,000.00

4,198.83

Total admitted assets..... 58,855.94

LIABILITIES.

Death claims reported but not yet adjusted (1)..... 20.00
Taxes due or accrued, District of Columbia, \$969.64; Virginia, \$1,411.74; Federal, \$51.98..... 2,433.26

Total liabilities, except capital..... 2,453.26

Capital actually paid up in cash..... \$25,000.00

Surplus over all liabilities..... 31,402.68

56,402.68

Total liabilities..... 58,855.94

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	49,121	\$1,964,840.00
Policies or certificates written during the year.....	73,333	2,933,320.00
Total.....	122,454	4,898,160.00
Deduct terminated or decreased during the year.....	67,224	2,688,900.00
Total policies or certificates in force Dec. 31, 1912.....	55,230	2,209,200.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	12,591	503,640.00
Policies or certificates written during the year.....	20,445	817,800.00
Total.....	33,036	1,321,440.00
Deduct terminated or decreased during the year.....	21,005	840,200.00
Total policies or certificates in force Dec. 31, 1912.....	12,031	481,240.00
Received during the year from members in District of Columbia.....		96,963.97
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	2	100.00
Claims (face value) incurred during the year.....	649	25,922.65
Total (paid).....	651	26,022.65
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	2	100.00
Claims (face value) incurred during the year.....	169	6,764.90
Total (paid).....	171	6,864.90
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	26,770	133,853.27
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid).....	7,560	37,802.45

HOME BENEFICIAL ASSOCIATION, RICHMOND, VA.

[President, R. D. Watkins; secretary, W. B. Martin. Incorporated 1899; commenced business 1899. Home office, 900 East Broad Street, Richmond, Va.]

BALANCE SHEET.

Balance from previous year..... \$229,587.44

INCOME.

First year's assessments or premiums.....	580,325.45
Deduct payments returned to applicants and members.....	1,001.66
Net amount received from applicants and members.....	579,323.79
Interest on mortgage loans.....	9,460.66
Interest on bonds.....	495.00
Interest on bank deposits.....	1,712.00
Interest from all other sources.....	20.90
Gross rents from association's property.....	651.84
Lost certificates.....	17.80
Agents' balances previously charged off.....	68.00
Total income.....	591,749.99
Sum.....	821,337.43

DISBURSEMENTS.

Death claims.....	70,336.99
Permanent disability claims.....	172,482.07
Total payments to members.....	242,819.06

Commission and fees paid to agents.....	\$146,280.58
Salaries of managers or agents.....	30,877.00
Other compensation of office employees.....	44,772.50
Salaries and fees paid to medical examiners.....	4,690.58
Traveling and other expenses of officers, trustees, and committees.....	3,935.28
Insurance department fees and licenses.....	517.14
Other licenses and fees.....	2,553.99
Taxes on assessments or premiums.....	2,557.43
Tax on real estate.....	115.73
Rent.....	3,848.99
Advertising, printing, and stationery.....	8,652.99
Legal expenses in litigating claims.....	720.00
Repairs and expenses on real estate other than taxes.....	174.85
Furniture and fixtures.....	4,615.35
Surrender values paid in cash.....	209.00
Dividends.....	15,000.00
Agents' balances charged off.....	433.09
Total disbursements.....	512,773.56
Balance.....	308,563.87

LEDGER ASSETS.

Book value of real estate.....	8,497.00
Mortgage loans on real estate.....	219,300.00
Loans secured by pledge of bonds, stocks, or other collateral.....	451.00
Book value of bonds.....	15,562.87
Deposited in trust companies and banks on interest.....	62,529.26
Agents' balances.....	1,964.26
Bills receivable.....	259.48
Total ledger assets.....	308,563.87

NONLEDGER ASSETS.

Interest and rents due and accrued.....	3,274.46
Premiums or assessments actually collected by agencies not yet turned over to the association.....	135.65
Uncollected and deferred premiums.....	14,717.30
Gross assets.....	326,691.28

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,596.33
Bills receivable.....	259.48
Book value of bonds over market value.....	1,537.87
Total admitted assets.....	4,393.68
	322,297.60

LIABILITIES.

Death claims adjusted not yet due.....	1,691.20
Death claims reported but not yet adjusted.....	1,027.20
Total death claims.....	2,718.40
Salaries, rents, expenses, etc., due or accrued.....	1,298.75
Taxes due or accrued.....	3,931.74
Advance premiums or assessments.....	10,720.83
Medical fees.....	1,242.11
Legal reserve.....	83,586.00
Total liabilities, except capital.....	103,497.83
Capital actually paid up in cash.....	30,000.00
Surplus over all liabilities.....	188,799.77
Total liabilities.....	218,799.77
	322,297.60

EXHIBIT.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	83,852	\$4,670,508.00
Policies or certificates written during the year.....	121,537	7,211,987.00
Total.....	205,439	11,882,495.00
Deduct terminated or decreased during the year.....	111,315	5,852,725.00
Total policies or certificates in force Dec. 31, 1912.....	94,124	6,029,770.00

EXHIBIT—Continued.

	Number.	Amount.
POLICIES OR CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Policies or certificates written during the year	1,700	\$93,408.00
Deduct terminated or decreased during the year	431	22,761.00
Total policies or certificates in force Dec. 31, 1912.	1,269	70,647.00
Received during the year from members in District of Columbia		569.19
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	24	1,634.25
Claims (face value) incurred during the year	1,754	71,421.14
Total	1,778	73,055.39
Claims paid during the year	1,731	70,336.99
Balance	47	2,718.40
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid)		172,482.07
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid)		36.50

RICHMOND BENEFICIAL INSURANCE CO., RICHMOND, VA.

[President, S. J. Gilpin; secretary, John T. Taylor. Incorporated 1894; commenced business 1894.
Home office, 700 North Second Street, Richmond, Va.]

BALANCE SHEET.

Balance from previous year	\$42,533.10
Increase capital stock	15,000.00
Total	57,533.10

INCOME.

Membership fees actually received	1,391.81
First year's assessments or premiums	75,000.00
Subsequent years' assessments or premiums	119,561.73
Net amount received from applicants and members	195,953.54
Interest on bonds and dividends on stocks	460.00
Interest on bank deposits	177.05
Gross rents from association's property, including \$360 for association's occupancy of its own buildings	1,442.16
Returned money from overpaid claims	63.50
Received from members and agents for destroyed literature	305.17
Total income	198,401.42
Sum	255,934.52

DISBURSEMENTS

Death claims	25,815.63
Sick and accident claims	77,963.82
Total payments to members	103,779.45
Commission and fees paid to agents	54,367.44
Salaries of managers or agents	9,193.77
Salaries of officers and trustees (3)	4,624.00
Salaries and other compensation of committees	1,429.65
Salaries of office employees (20)	6,355.16
Salaries and fees paid to medical examiners	315.85
Traveling and other expenses of officers, trustees, and committees	149.40
Traveling and other expenses of managers and agents	953.18
Dividend to stockholders	16,500.00
Insurance department fees and licenses	274.50
Taxes on assessments or premiums	1,129.34
Agents registration fees	28.75
Rent, including \$360 for association's occupancy of its own buildings	1,308.50
Advertising, printing, and stationery	1,970.69
Postage, express, telegraph, and telephone	1,375.58
Legal expenses in litigating claims	401.97

Fuel, \$252.35; insurance on plate glass, \$9.16.....	\$261.55
Repairs and expenses on real estate other than taxes.....	46.12
Furniture and fixtures.....	776.36
Insurance on real estate, \$464.28, miscellaneous, \$717.51; gas and water, \$225.....	1,426.79
Donation to charity, \$31.14; taxes on real estate, \$270.91; cashiers' bonds, \$25.....	327.05
Total disbursements.....	206,995.19
Balance.....	48,939.33

LEDGER ASSETS.

Book value of real estate.....	29,389.96
Book value of bonds and stocks.....	14,137.50
Deposited in banks on interest.....	3,786.51
Deposited in banks (not on interest).....	606.16
Cash in association's office.....	1,019.20
Total ledger assets.....	48,939.33

NONLEDGER ASSETS.

Interest and rents due and accrued.....	230.00
Appraised value of real estate over book value.....	10,485.19
Gross assets.....	59,654.52

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	1,277.50
Total admitted assets.....	58,377.02

LIABILITIES.

Taxes due or accrued.....	1,200.00
Capital actually paid up in cash.....	\$25,000 00
Surplus over all liabilities.....	32,177.02
Total liabilities.....	58,377.02

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	48,127	\$1,684,785.20
Policies or certificates written during the year.....	11,930	421,196.30
Total.....	60,057	2,105,981.50
Deduct terminated or decreased during the year.....	20,000	701,993.83
Total policies or certificates in force Dec. 31, 1912.....	40,057	1,403,987.67
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	4,162	103,331.71
Policies or certificates written during the year.....	1,600	25,832.92
Total.....	5,762	129,164.63
Deduct terminated or decreased during the year.....	450	12,651.33
Total policies or certificates in force Dec 31, 1912.....	5,312	116,513.30
Received during the year from members in District of Columbia.....		10,670.39
DEATH CLAIMS		
<i>Total claims.</i>		
Claims (face value) incurred during the year (paid).....	637	25,815.63
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	23	1,424.57
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	25,168	77,963.82
<i>District of Columbia claims</i>		
Claims incurred during the year (paid).....	984	3,728.53

SOUTHERN MUTUAL AID ASSOCIATION, BIRMINGHAM, ALA.

[President, C. P. Orr; secretary, Le Roy Smith. Incorporated, 1908, commenced business, 1908. Home office, 701-707 Chamber of Commerce Building, Birmingham, Ala.]

BALANCE SHEET.

Balance from previous year.....	\$51,013.18
Increase in capital stock.....	170.00
Total.....	<u>51,183.18</u>

INCOME.

Membership fees actually received.....	9,197.60
First year's assessments or premiums.....	415,477.22
Total received from applicants and members.....	424,674.82
Deduct payments returned to applicants and members.....	527.71
Net amount received from applicants and members.....	424,147.11
Interest on mortgage loans.....	260.00
Interest on bonds.....	572.33
Interest on policy loans.....	4.32
Interest on bank deposits.....	349.83
Agent's cash bonds.....	25.00
Balance due agents.....	47.41
Premium on stock sold.....	10.00
Total income.....	<u>425,416.00</u>
Sum.....	<u>476,599.18</u>

DISBURSEMENTS.

Death claims.....	34,452.20
Permanent disability claims.....	15.00
Sick and accident claims.....	135,478.08
Withdrawals (O. D. P. Association).....	289.40
Total payments to members.....	170,234.68
Commission and fees paid to agents.....	76,442.33
Salaries of managers or agents.....	121,930.53
Other compensation of officers and trustees.....	17,490.00
Salaries of office employees.....	6,631.02
Traveling and other expenses of officers, trustees, and committees.....	3,885.23
Insurance department fees and licenses.....	588.80
Municipal license.....	239.47
Taxes on assessments or premiums.....	2,495.99
Rent.....	6,308.10
Advertising, printing, and stationery.....	4,107.17
Postage, express, telegraph, and telephone.....	2,241.66
Other legal expenses.....	260.90
Furniture and fixtures.....	784.91
Borrowed money, interest on agents' cash bonds.....	2.25
Agents' bond premiums.....	486.29
Miscellaneous expenses.....	7,828.57
Expense of increase of capital stock.....	216.00
Dividends on capital stock.....	228.00
Accounts payable and agents' balances from last year paid.....	599.37
Agents' balances charged off.....	12.55
Total disbursements.....	<u>423,013.82</u>
Balance.....	<u>53,585.36</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	6,639.99
Loans on policies.....	286.35
Book value of bonds.....	16,820.00
Deposited in trust companies and banks on interest.....	15,700.00
Deposited in banks (not on interest).....	12,945.90
Cash in association's office.....	410.89
Bills receivable.....	7.25
Cash in hands of agents.....	714.95
Unpaid stock subscription.....	60.00
Total ledger assets.....	<u>53,585.36</u>

NONLEDGER ASSETS.

Interest and rents due and accrued.....	523.26
Gross assets.....	<u>54,108.62</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$7.25
Unpaid stock subscriptions.....	60.00
Total admitted assets.....	<u>54,041.37</u>

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued.....	\$47.41
Taxes due or accrued.....	2,676.87
Agents' cash bonds.....	\$145.50
Le Roy Smith, trustee.....	6.67
Old Dominion Protective Association fund.....	20,425.26
	<u>20,577.43</u>
Total liabilities except capital.....	23,301.71
Capital actually paid up in cash.....	27,730.00
Surplus over all liabilities.....	3,009.66
	<u>30,739.66</u>
Total liabilities.....	<u>54,041.37</u>

EXHIBIT.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1911, as per last statement.....	57,965	\$1,702,697.48
Policies or certificates written during the year.....	95,423	1,963,122.60
Total.....	153,388	3,665,820.08
Deduct terminated or decreased during the year.....	88,073	1,666,913.23
Total policies or certificates in force Dec. 31, 1912.....	65,315	1,998,906.85
<i>Business in District of Columbia during year.</i>		
Policies or certificates written during the year.....	12,534	259,011.60
Deduct terminated or decreased during the year.....	9,042	108,457.35
Total policies or certificates in force Dec. 31, 1912.....	3,492	150,554.25
Received during the year from members in District of Columbia.....		25,426.35
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year (paid).....		34,452.20
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....		1,403.75
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....		15.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....		135,478.08
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid).....		7,601.25
OLD AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year, withdrawals (O. D. P. Association) (paid)...		289.40

COMPARATIVE TABLES.

FRATERNAL BENEFICIAL ASSOCIATIONS,
DECEMBER 31, 1912.

TABLE K.—*Assets and liabilities, Dec. 31, 1912, of fraternal beneficial associations transacting business in the District of Columbia.*

Name and location.	Gross admitted assets.	Liabilities.	Balance to protect contracts.
DISTRICT OF COLUMBIA ASSOCIATIONS.			
American Workmen.....	\$5,897.24	\$350.00	\$5,047.24
Capitol Indemnity Society.....	88.66		88.66
Columbian Fraternal Association.....	6,541.95	673.00	5,868.95
Famobrosis Society.....	(¹)		
Knights and Ladies of the Malachites of the World.....			
Knights of Industry.....	1,768.26	755.00	1,013.26
Knights of Pythias (insurance department).....	5,164,803.47	4,200,795.58	964,007.89
Knights of Pythias, N. A., S. A., E., A., A., and A.....	21,599.52	1,100.00	20,499.52
Masonic Mutual Life Association.....	348,324.51	329,902.00	18,422.51
Pathfinders.....	(²)		
Patricians.....	9,891.02	5,840.45	4,050.57
Royal Benefit Society.....	(¹)		
Total.....	5,558,414.63	4,539,416.03	1,018,998.60
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.			
<i>Domestic.</i>			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	1,754,222.24	217,947.55	1,536,274.69
Catholic Benevolent Legion, Brooklyn, N. Y.....	542,423.79	40,500.00	501,923.79
Catholic Knights of America, St. Louis, Mo.....	1,130,833.72	25,105.63	1,105,728.09
Catholic Women's Benevolent Legion, New York, N. Y.....	301,720.97	30,077.63	271,643.34
Columbian Woodmen, Eminent Household, Atlanta, Ga.....	550,852.80	57,832.50	493,020.30
Golden Cross, United Order of, Knoxville, Tenn.....	200,663.65	45,167.21	155,496.44
Heptasophs, Improved Order of, Baltimore, Md.....	887,700.24	352,132.43	535,567.81
Iroquois, Order of, Buffalo, N. Y.....	43,728.75	5,588.73	38,140.02
Knights of Columbus, New Haven, Conn.....	4,094,925.52	102,867.75	3,992,057.77
Knights of the Maccabees of the World, Detroit, Mich.....	11,704,608.12	969,918.37	10,734,689.75
Knights of the Modern Maccabees, Port Huron, Mich.....	551,020.20	108,230.21	442,789.99
Ladies of the Maccabees of the World, Port Huron, Mich.....	6,559,251.13	135,172.02	6,424,079.21
Ladies of the Modern Maccabees, Port Huron, Mich.....	813,995.21	51,705.22	762,289.99
Loyal Guard, Flint, Mich.....	238,744.03	607.83	238,136.20
Modern Brotherhood of America, Mason City, Iowa.....	1,287,269.04	250,884.75	1,036,384.29
Modern Woodmen of America, Rock Island, Ill.....	13,228,817.36	1,502,397.82	11,726,419.54
National Protective Legion, Waverly, N. Y.....	233,909.56	119,053.72	114,855.84
National Union, Toledo, Ohio.....	2,556,229.64	237,627.63	2,318,602.01
Order Brith Abraham, New York, N. Y.....	209,119.00	119,067.73	90,051.27
Order of United Commercial Travelers of America, Columbus, Ohio.....	704,058.28	306,012.10	398,046.18
Protected Home Circle, Sharon, Pa.....	1,327,256.13	70,000.00	1,257,256.13
Royal Arcanum, Boston, Mass.....	7,249,694.14	714,040.25	6,535,653.89
Royal Highlanders, Aurora, Nebr.....	1,443,966.20	15,084.00	1,428,882.20
Royal Neighbors of America, Rock Island, Ill.....	1,538,836.82	279,566.67	1,259,270.15
Shield of Honor, Baltimore, Md.....	159,386.40	17,000.01	142,386.39
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	2,853,988.59	116,675.86	2,737,312.73
Woodmen of the World, Omaha, Nebr.....	18,109,700.80	1,490,643.00	16,619,057.80
Workmen's Circle, New York, N. Y.....	367,370.13	15,529.39	351,840.74
Total.....	80,644,292.46	7,396,436.91	73,247,855.55
<i>Foreign.</i>			
Independent Order of Foresters, Toronto, Canada.....	20,822,068.39	1,253,644.99	19,568,423.40
RECAPITULATION.			
Fraternal beneficial associations:			
Local.....	5,558,414.63	4,539,416.03	1,018,998.60
Domestic.....	80,644,292.46	7,396,436.91	73,247,855.55
Foreign.....	20,822,068.39	1,253,644.99	19,568,423.40
Grand total.....	107,024,775.48	13,189,497.93	93,835,277.55

¹ Statements not published, because of litigation pending.

² Did not file statement.

TABLE L.—*Income and disbursements during 1912 of fraternal beneficial associations, transacting business in the District of Columbia.*

Name and location.	Total income.	Disbursements.		
		Total bene- fits paid.	All other dis- bursements.	Total dis- bursements.
DISTRICT OF COLUMBIA ASSOCIATIONS.				
American Workmen.....	\$23, 143. 13	\$2, 487. 87	\$17, 952. 61	\$20, 440. 48
Capitol Indemnity Society.....	589. 00	375. 75	222. 93	598. 68
Columbian Fraternal Association.....	12, 191. 74	3, 810. 60	8, 170. 17	11, 980. 77
Famobrosis Society.....	(1)			
Knights and Ladies of the Malachites of the World.....				
Knights of Industry.....	2, 244. 19	370. 00	2, 251. 91	2, 621. 91
Knights of Pythias (Ins. Dept.).....	2, 994, 494. 84	1, 597, 771. 96	364, 549. 51	1, 962, 321. 47
Knights of Pythias, N. A., S. A., E. A., A., and A. M.....	7, 343. 15	6, 900. 00	5, 087. 40	11, 987. 40
Masonic Mutual Life Association.....	157, 050. 70	41, 043. 61	55, 249. 82	96, 293. 43
Pathfinders.....	21, 133. 70	10, 146. 96	9, 225. 56	19, 372. 52
Patricians.....	(2)			
Royal Benefit Society.....	(1)			
Total.....	3, 218, 190. 45	1, 662, 906. 75	462, 709. 91	2, 125, 616. 66
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.				
Domestic.				
Ben Hur, Supreme Tribe, Crawfordville, Ind.....	1, 615, 502. 93	1, 218, 296. 94	363, 292. 44	1, 581, 589. 38
Catholic Benevolent Legion, Brooklyn, N. Y.....	685, 978. 51	596, 832. 68	20, 034. 18	616, 866. 86
Catholic Knights of America, St. Louis, Mo.....	657, 357. 17	601, 399. 76	30, 378. 64	631, 778. 40
Catholic Women's Benevolent Legion, New York, N. Y.....	175, 457. 06	148, 055. 55	21, 312. 45	169, 368. 00
Columbian Woodmen, Emmett Household, Atlanta, Ga.....	470, 284. 89	244, 872. 28	172, 280. 01	417, 152. 29
Golden Cross, United Order of, Knoxville, Tenn.....	479, 767. 14	417, 119. 75	53, 362. 49	470, 482. 24
Heptasophs, Improved Order of, Baltimore, Md.....	1, 549, 250. 22	1, 543, 168. 99	127, 715. 45	1, 670, 884. 44
Iroquois, Order of, Buffalo, N. Y.....	45, 259. 40	38, 521. 91	10, 770. 96	49, 292. 87
Knights of Columbus, New Haven, Conn.....	1, 432, 153. 99	676, 198. 87	250, 210. 80	926, 409. 67
Knights of the Maccabees of the World, Detroit, Mich.....	5, 377, 340. 26	3, 979, 328. 67	762, 972. 09	4, 742, 300. 76
Knights of the Modern Maccabees, Port Huron, Mich.....	1, 561, 072. 31	1, 322, 457. 02	303, 842. 27	1, 626, 299. 29
Ladies of the Maccabees of the World, Port Huron, Mich.....	2, 059, 727. 94	896, 866. 42	353, 033. 49	1, 249, 899. 91
Ladies of the Modern Maccabees, Port Huron, Mich.....	612, 736. 38	386, 528. 69	111, 861. 93	498, 390. 62
Loyal Guard, Flint, Mich.....	99, 488. 72	78, 150. 00	28, 784. 94	106, 934. 94
Modern Brotherhood of America, Mason City, Iowa.....	1, 685, 631. 70	1, 232, 436. 80	385, 336. 85	1, 617, 773. 65
Modern Woodmen of America, Rock Island, Ill.....	15, 948, 145. 49	12, 359, 055. 33	1, 807, 824. 48	14, 166, 879. 81
National Protective Legion, Waverly, N. Y.....	401, 921. 22	376, 175. 86	118, 798. 82	494, 974. 68
National Union, Toledo, Ohio.....	2, 673, 965. 34	2, 267, 305. 15	237, 954. 15	2, 505, 259. 30
Order Brith Abraham, New York, N. Y.....	507, 834. 24	442, 355. 19	43, 240. 50	485, 595. 69
Order of United Commercial Travelers of America, Columbus, Ohio.....	819, 514. 82	579, 371. 76	162, 341. 25	741, 713. 01
Protected Home Circle, Sharon, Pa.....	999, 017. 25	708, 863. 80	193, 513. 82	897, 377. 62
Royal Arcanum, Boston, Mass.....	8, 327, 458. 23	8, 151, 004. 70	224, 827. 08	8, 375, 831. 78
Royal Highlanders, Aurora, Nebr.....	438, 361. 33	224, 332. 65	98, 080. 19	322, 412. 84
Royal Neighbors of America, Rock Island, Ill.....	2, 068, 391. 08	1, 224, 761. 61	230, 500. 93	1, 455, 262. 54
Shield of Honor, Baltimore, Md.....	165, 916. 93	179, 372. 24	12, 336. 07	191, 708. 31
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	1, 371, 099. 71	597, 753. 65	226, 605. 69	824, 359. 34
Woodmen of the World, Omaha, Nebr.....	10, 302, 987. 91	6, 372, 755. 13	1, 377, 652. 95	7, 750, 408. 08
Workmen's Circle, New York, N. Y.....	343, 250. 01	162, 031. 00	88, 566. 22	250, 597. 22
Total.....	62, 924, 875. 18	47, 020, 372. 40	7, 817, 431. 14	54, 837, 803. 54
Foreign.				
Independent Order of Foresters, Toronto, Canada.....	5, 571, 421. 01	3, 348, 978. 35	545, 722. 92	3, 894, 701. 27
RECAPITULATION.				
Fraternal beneficial associations:				
Local.....	3, 218, 190. 45	1, 662, 906. 75	462, 709. 91	2, 125, 616. 66
Domestic.....	62, 924, 875. 18	47, 020, 372. 40	7, 817, 431. 14	54, 837, 803. 54
Foreign.....	5, 571, 421. 01	3, 348, 978. 35	545, 722. 92	3, 894, 701. 27
Grand total.....	71, 714, 486. 64	52, 032, 257. 50	8, 825, 863. 97	60, 858, 121. 47

1 Statements not published because of litigation pending.

2 Did not file statement.

TABLE M.—*Entire business of fraternal beneficial*

Name and location.	•
DISTRICT OF COLUMBIA ASSOCIATIONS.	
American Workmen.....	
Capitol Indemnity Society.....	
Columbian Fraternal Association.....	
Famobrosis Society.....	
Knights and Ladies of the Malachites of the World.....	
Knights of Industry.....	
Knights of Pythias (insurance department).....	
Knights of Pythias, N. A., S. A., E., A., A., and A.....	
Masonic Mutual Life Association.....	
Pathfinders.....	
Patricians.....	
Royal Benefit Society.....	
Total.....	
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.	
<i>Domestic.</i>	
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	
Catholic Benevolent Legion, Brooklyn, N. Y.....	
Catholic Knights of America, St. Louis, Mo.....	
Catholic Women's Benevolent Legion, New York, N. Y.....	
Columbian Woodmen, Eminent Household, Atlanta, Ga.....	
Golden Cross, United Order of, Knoxville, Tenn.....	
Heptasophs, Improved order of, Baltimore, Md.....	
Iroquois, Order of, Buffalo, N. Y.....	
Knights of Columbus, New Haven, Conn.....	
Knights of the Maccabees of the World, Detroit, Mich.....	
Knights of the Modern Maccabees, Port Huron, Mich.....	
Ladies of the Maccabees of the World, Port Huron, Mich.....	
Ladies of the Modern Maccabees, Port Huron, Mich.....	
Loyal Guard, Flint, Mich.....	
Modern Brotherhood of America, Mason City, Iowa.....	
Modern Woodmen of America, Rock Island, Ill.....	
National Protective Legion, Waverly, N. Y.....	
National Union, Toledo, Ohio.....	
Order Brith Abraham, New York, N. Y.....	
Order of United Commercial Travelers of America, Columbus, Ohio.....	
Protected Home Circle, Sharon, Pa.....	
Royal Arcanum, Boston, Mass.....	
Royal Highlanders, Aurora, Nebr.....	
Royal Neighbors of America, Rock Island, Ill.....	
Shield of Honor, Baltimore, Md.....	
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	
Woodmen of the World, Omaha, Nebr.....	
Workmen's Circle, New York, N. Y.....	
Total.....	
<i>Foreign.</i>	
Independent Order of Foresters, Toronto, Canada.....	
RECAPITULATION.	
Fraternal beneficial associations:	
Local.....	
Domestic.....	
Foreign.....	
Grand total.....	

associations licensed to transact business in the District of Columbia in 1912.

Certificates in force Dec. 31, 1911.		Certificates issued, in- creased, and reinstated during 1912.		Certificates ceased to be in force.		Certificates in force Dec. 31, 1912.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
2,178	\$283,300.00	2,100	\$375,450.00	2,225	\$380,650.00	2,053	\$278,100.00
50	5,000.00	30	3,000.00	35	3,500.00	45	4,500.00
1,132	526,181.00	2,409	891,421.00	1,663	539,511.00	1,878	878,091.00
273	129,360.00	326	47,670.00	249	57,370.00	350	119,660.00
68,842	97,975,993.00	10,123	12,849,642.00	10,963	14,970,129.00	68,002	95,855,506.00
2,347	615,700.00	373	18,650.00	565	169,500.00	2,155	464,850.00
3,363	4,152,075.00	1,697	2,229,450.00	520	681,000.00	2,540	5,700,525.00
6,557	2,106,125.00	236	158,500.00	293	138,000.00	6,500	2,126,625.00
84,742	105,793,734.00	17,294	16,573,783.00	16,513	16,939,660.00	85,523	105,427,857.00
119,953	139,825,900.00	24,041	23,472,125.00	25,296	26,436,650.00	118,698	136,861,375.00
15,781	18,809,250.00	741	436,000.00	779	932,750.00	15,743	18,312,500.00
18,629	21,511,803.27	1,404	1,093,750.00	1,259	1,364,858.18	18,774	21,240,695.09
17,538	11,887,250.00	848	373,750.00	917	540,500.00	17,469	11,720,500.00
18,531	22,199,650.00	5,606	6,758,650.00	3,276	2,628,200.00	20,861	26,330,100.00
17,420	17,475,000.00	1,828	1,375,818.74	1,980	1,663,318.74	17,268	17,187,500.00
71,625	97,100,000.00	7,074	6,497,500.00	6,363	6,772,500.00	72,336	96,825,000.00
2,487	3,549,300.00	245	263,425.00	266	311,700.00	2,466	3,501,025.00
86,257	90,283,000.00	11,593	12,571,000.00	4,556	4,786,100.00	93,294	98,067,900.00
271,784	333,665,582.21	34,426	37,037,500.00	34,803	38,731,036.63	271,407	331,972,045.58
73,309	90,025,250.00	6,020	7,049,000.00	15,205	18,712,750.00	64,124	78,361,500.00
142,145	109,696,054.68	15,267	11,318,500.00	10,635	7,598,854.51	146,777	113,415,700.17
41,722	32,673,500.00	2,496	1,588,500.00	5,781	4,519,250.00	38,637	29,742,750.00
4,542	5,058,000.00	37	28,250.00	288	230,500.00	4,291	4,855,750.00
157,569	192,666,750.00	3,681	3,523,000.00	60,072	75,685,000.00	101,178	120,504,750.00
1,183,733	1,863,194,000.00	33,144	42,225,000.00	253,911	359,660,000.00	962,966	1,545,759,000.00
36,429	16,518,485.00	8,118	3,503,061.75	17,019	5,725,146.75	27,528	14,296,430.00
62,623	120,590,500.00	7,055	8,585,000.00	6,766	10,176,500.00	62,912	118,999,000.00
71,039	35,519,500.00	8,639	4,319,500.00	7,297	3,648,500.00	72,381	36,190,500.00
63,174	315,855,000.00	7,601	38,005,000.00	5,091	25,455,000.00	65,681	328,405,000.00
83,056	73,164,000.00	13,133	10,411,000.00	10,494	8,361,000.00	85,695	75,214,000.00
248,888	487,992,345.80	16,189	20,670,000.00	14,763	26,145,542.36	250,314	482,516,803.44
28,039	39,680,500.00	4,763	5,445,000.00	4,300	5,014,000.00	28,502	40,111,500.00
234,247	247,949,500.00	16,934	16,772,750.00	18,007	19,016,000.00	233,174	245,706,250.00
8,983	8,260,250.00	325	246,500.00	454	382,500.00	8,854	8,124,250.00
103,899	97,088,400.00	22,492	21,878,200.00	11,013	9,149,800.00	115,378	109,816,800.00
606,874	811,712,400.00	102,283	129,561,800.00	66,857	82,682,700.00	642,300	858,591,500.00
38,295	11,588,600.00	9,708	2,534,700.00	6,278	1,727,900.00	41,725	12,395,400.00
3,828,568	5,315,539,770.96	365,691	417,544,310.49	593,526	748,058,557.17	3,600,733	4,985,025,524.28
241,571	242,093,787.00	31,696	25,293,412.00	30,214	25,977,070.00	243,053	241,410,129.00
84,742	105,793,734.00	17,294	16,573,783.00	16,513	16,939,660.00	85,523	105,427,857.00
3,828,568	5,315,539,770.96	365,691	417,544,310.49	593,526	748,058,557.17	3,600,733	4,985,025,524.28
241,571	242,093,787.00	31,696	25,293,412.00	30,214	25,977,070.00	243,053	241,410,129.00
4,154,881	5,663,427,291.96	414,681	459,411,505.49	640,253	790,975,287.17	3,929,309	5,331,863,510.28

TABLE N.—Business transacted in the District of Columbia

Name and location.	Certificates in force Dec. 31, 1911.		Certificates issued and increased during 1912.		Certificates termi- nated during 1912.	
	No.	Amount.	No.	Amount.	No.	Amount.
DISTRICT OF COLUMBIA ASSOCIATIONS.						
American Workmen.....	73	\$16,200.00	13	\$7,550.00	40	\$11,650.00
Capitol Indemnity Society.....						
Columbian Fraternal Association.....	145	79,090.00	77	71,320.00	118	29,850.00
Famobrosis Society.....						
Knights and Ladies of the Malachites of the World.....						
Knights of Industry.....	50	8,000.00	58	7,000.00	75	10,300.00
Knights of Pythias, insurance department.	337	427,398.00	37	45,335.00	44	53,622.00
Knights of Pythias, N. A., S. A., E., A., A. and A.....	307	95,600.00	46	2,300.00	28	8,400.00
Masonic Mutual Life Association.....	1,120	1,286,075.00	187	253,000.00	95	108,500.00
Pathfinders.....						
Patricians.....	49	61,950.00			5	8,000.00
Royal Benefit Society.....						
Total.....	2,084	1,974,313.00	418	386,505.00	406	230,322.00
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.						
Domestic.						
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	268	397,300.00	39	39,700.00	19	30,050.00
Catholic Benevolent Legion, Brooklyn, N. Y.....	38	79,500.00			1	2,000.00
Catholic Knights of America, St. Louis, Mo.	311	426,526.30	6	6,750.00	10	13,809.45
Catholic Women's Benevolent Legion, New York, N. Y.....	573	350,000.00	5	1,250.00	32	16,250.00
Columbian Woodmen, Eminent House- hold, Atlanta, Ga.....			7	4,000.00	7	4,000.00
Golden Cross, United Order of, Knoxville, Tenn.....	675	874,750.00	10	9,500.00	45	53,750.00
Heptasophs, Improved Order of, Balti- more, Md.....	454	727,500.00	9	11,000.00	40	53,500.00
Iroquois, Order of, Buffalo, N. Y.....	16	22,350.00				
Knights of Columbus, New Haven, Conn.	291	302,000.00	36	39,000.00	9	9,000.00
Knights of the Maccabees of the World, Detroit, Mich.....	1,522	1,777,000.00	100	79,500.00	118	322,500.00
Knights of the Modern Maccabees, Port Huron, Mich.....	241	250,750.00	1	1,000.00	30	24,000.00
Ladies of the Maccabees of the World, Port Huron, Mich.....	1,177	693,800.00	109	65,750.00	130	63,349.62
Ladies of the Modern Maccabees, Port Huron, Mich.....	70	33,750.00			7	3,750.00
Loyal Guard, Flint, Mich.....	58	56,500.00	3	2,000.00	2	1,000.00
Modern Brotherhood of America, Mason City, Iowa.....						
Modern Woodmen of America, Rock Island, Ill.....	2,096	3,234,500.00	100	123,500.00	359	514,500.00
National Protective Legion, Waverly, N. Y.						
National Union, Toledo, Ohio.....	4,827	8,250,000.00	431	526,000.00	606	816,000.00
Order Brith Abraham, New York, N. Y.....	274	137,000.00	16	8,000.00	23	11,500.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	99	495,000.00	13	65,000.00	22	110,000.00
Protected Home Circle, Sharon, Pa.....	486	320,000.00	219	162,500.00	152	109,500.00
Royal Arcanum, Boston, Mass.....	2,953	5,102,695.44	171	214,500.00	226	354,707.08
Royal Highlanders, Aurora, Nebr.....	102	136,500.00			3	3,000.00
Royal Neighbors of America, Rock Island, Ill.....	325	319,000.00	49	38,750.00	91	80,000.00
Shield of Honor, Baltimore, Md.....	168	129,500.00	17	12,250.00	14	13,250.00
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	54	41,900.00	22	14,700.00	4	1,900.00
Woodmen of the World, Omaha, Nebr.....	639	781,900.00	219	253,900.00	172	216,900.00
Workmen's Circle, New York, N. Y.....	281	92,800.00	146	46,600.00	102	33,100.00
Total.....	17,998	25,032,521.80	1,728	1,725,155.00	2,224	2,852,316.15
Foreign.						
Independent Order of Foresters, Toronto, Canada.....	44	61,000.00	2	3,500.00	3	5,000.00
RECAPITULATION.						
Local.						
Local.....	2,084	1,974,313.00	418	386,505.00	406	230,322.00
Domestic.....	17,998	25,032,521.80	1,728	1,725,155.00	2,224	2,852,316.15
Foreign.....	44	61,000.00	2	3,500.00	3	5,000.00
Grand total.....	20,126	27,067,834.80	2,148	2,115,155.00	2,633	3,087,638.15

during 1912 by fraternal beneficial associations.

Certificates in force Dec. 31, 1912.		Losses and claims unpaid Dec. 31, 1911.		Losses and claims incurred during 1912.		Losses and claims paid during 1912.		Amount saved by compro- mise.	Losses and claims unpaid Dec. 13, 1912.		Assess- ments collected during 1912.
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.	
46	\$12,100.00										147.70
107	120,560.00										1,812.70
32	4,700.00			1	\$15.00	1	\$15.00				75.23
330	419,111.00	1	\$2,000.00	3	4,000.00	4	6,000.00				12,165.58
325	89,500.00			7	950.00	6	850.00		1	100.00	
1,212	1,430,575.00			17	21,000.00	16	20,000.00		1	1,000.00	40,556.22
44	53,950.00										563.70
2,096	2,130,496.00	1	2,000.00	28	25,965.00	27	26,865.00		2	1,100.00	54,821.13
283	406,950.00			3	4,900.00	3	4,900.00				3,763.47
37	77,500.00										3,795.59
307	419,466.91			7	8,809.45	7	8,809.45				12,838.69
546	335,000.00			5	3,500.00	5	3,500.00				4,992.54
											8.00
640	830,500.00	1	2,000.00	15	23,500.00	13	22,000.00		3	3,500.00	27,320.46
423	685,000.00	1	3,000.00	7	15,000.00	7	14,608.30	1,391.70	1	2,000.00	11,167.08
16	22,350.00										240.00
318	332,000.00	1	1,000.00	4	4,000.00	5	5,000.00				5,154.95
1,504	1,534,000.00			15	11,500.00	13	10,200.00		2	1,300.00	24,438.68
212	227,750.00										3,174.79
1,156	696,200.38	1	500.00	4	2,500.00	5	3,000.00				12,773.90
63	30,000.00										391.10
59	57,500.00										1,008.75
1,837	2,843,500.00	3	5,000.00	4	5,500.00	7	10,500.00				28,308.50
4,652	7,960,000.00	5	7,000.00	61	116,000.00	57	104,000.00		9	19,000.00	171,993.90
267	133,500.00			5	2,500.00	5	2,500.00				1,674.00
90	450,000.00										928.00
553	382,000.00			1	500.00				1	500.00	4,755.81
2,898	4,962,488.36	1	2,469.79	47	104,458.85	43	98,928.64		5	8,000.00	86,055.28
99	133,500.00			1	1,000.00	1	1,000.00				1,244.20
283	277,750.00	1	1,000.00	4	3,000.00	4	3,000.00		1	1,000.00	2,667.90
171	128,500.00			1	500.00		500.00				2,255.91
72	54,700.00										649.33
686	818,900.00	100.00		4	3,900.00	4	3,300.00	500.00		200.00	9,684.16
325	106,300.00			2	600.00	2	600.00				1,958.86
17,502	23,905,355.65	14	22,069.79	190	311,668.30	182	296,346.39	1,891.70	22	35,500.00	423,333.85
43	59,500.00			1	2,000.00	1	600.00	1,400.00			1,187.94
2,096	2,130,496.00	1	2,000.00	28	25,965.00	27	26,865.00		2	1,100.00	54,821.13
17,502	23,905,355.65	14	22,069.79	190	311,668.30	182	296,346.39	1,891.70	22	35,500.00	423,333.85
43	59,500.00			1	2,000.00	1	600.00	1,400.00			1,187.94
19,641	26,095,351.65	15	24,069.79	219	339,633.30	210	323,811.39	3,291.70	24	36,600.00	479,342.92

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF FRATERNAL BENEFICIAL ASSOCIATIONS, SHOWING THEIR CONDITION
ON DECEMBER 31, 1912.

AMERICAN WORKMEN OF THE DISTRICT OF COLUMBIA.

President, John B. Harrell, secretary, John B. Harrell, jr. Incorporated 1908; commenced business 1909. Home office 617 F Street NW., Washington, D. C.]

BALANCE SHEET.

	Reserve funds.	Sale of lodge supplies.	Benefit fund.	Member-ship fees.	Expense funds.	Total.
Balance from previous year.....	\$422. 92	.....	\$2, 204. 52	.....	\$67. 15	\$2, 694. 59

INCOME.

Membership fees received or allowed.....	.....	.....	.....	\$9, 647. 50	.....	\$9, 467. 50
Assessments or premiums during first months of membership of which all or extra percentage is used for expenses.....	.....	.....	\$1, 662. 30	.....	\$4, 963. 32	6, 625. 62
All other assessments or premiums.....	\$520. 34	.....	2, 866. 68	.....	1, 822. 82	5, 209. 84
Medical examiners' fees received or allowed.....	.....	.....	.....	1, 597. 25	.....	1, 597. 25
Net amount received from members.....	520. 34	.....	4, 528. 98	11, 064. 75	6, 786. 14	22, 900. 21
Interest on money on deposit.....	25. 44	.....	111. 23	.....	.....	136. 67
Sale of lodge supplies.....	.....	\$106. 25	.....	.....	.....	106. 25
Total income.....	545. 78	106. 25	4, 640. 21	11, 064. 75	6, 786. 14	23, 143. 13

DISBURSEMENTS.

Death claims.....	.....	.....	\$626. 29	.....	.....	\$626. 29
Sick and accident claims.....	.....	.....	1, 861. 58	.....	.....	1, 861. 58
Total benefits paid.....	.....	.....	2, 487. 87	.....	.....	2, 487. 87
Commissions and fees paid or allowed to deputies and organizers.....	.....	.....	.....	\$9, 467. 50	\$1, 522. 07	10, 989. 57
Salaries of deputies and organizers.....	.....	.....	.....	.....	301. 56	301. 56
Salaries of officers and trustees.....	.....	.....	.....	.....	1, 128. 45	1, 128. 45
Salaries of office employees (3).....	.....	.....	.....	.....	1, 624. 00	1, 624. 00
Salaries and fees paid to supreme medical examiners.....	.....	.....	.....	537. 25	.....	537. 25
Salaries and fees paid or allowed to subordinate medical examiners.....	.....	.....	.....	1, 060. 00	.....	1, 060. 00
Traveling and other expenses of officers, trustees, and committees.....	.....	.....	.....	.....	81. 20	81. 20
For collection and remittance of assessments and dues.....	.....	.....	.....	.....	552. 48	552. 48
Insurance department fees.....	.....	.....	.....	.....	274. 00	274. 00
Rent.....	.....	.....	.....	.....	163. 68	163. 68
Advertising, printing, and stationery.....	.....	.....	.....	.....	377. 20	377. 20
Postage, express, telegraph, and telephone.....	.....	.....	.....	.....	490. 37	490. 37
Lodge supplies.....	.....	\$104. 72	.....	.....	.....	104. 72
Legal expense in litigating claims.....	.....	.....	.....	.....	51. 91	51. 91
Furniture and fixtures.....	.....	.....	.....	.....	13. 10	13. 10
All other disbursements.....	.....	.....	.....	.....	203. 12	203. 12
Total disbursements.....	.....	104. 72	2, 487. 87	11, 064. 75	6, 783. 14	20, 440. 48
Balance.....	\$968. 70	1. 53	4, 356. 86	.....	70. 15	5, 397. 24

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$3, 187. 97
Cash in association's office, \$93.43; deposited in banks (not on interest), \$2,115.84.....	2, 209. 27
Total ledger assets.....	5, 397. 24

NONLEDGER ASSETS.

Furniture and fixtures.....	463. 39
Gross assets.....	5, 860. 63

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$463.39
Total admitted assets	5,397.24

LIABILITIES.

Total liabilities: Salaries, rents, expenses, commissions, etc., due or accrued	350.00
---	--------

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	2,178	\$283,000.00
Benefit certificates written during the year	2,100	183,350.00
Benefit certificates increased during the year		192,100.00
Total	4,278	658,750.00
Deduct terminated or decreased during the year	2,225	380,650.00
Total benefit certificates in force Dec. 31, 1912	2,053	278,100.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	73	16,200.00
Benefit certificates written during the year	13	950.00
Benefit certificates increased during the year		6,600.00
Total	86	23,750.00
Deduct terminated or decreased during the year	40	11,650.00
Total benefit certificates in force Dec. 31, 1912	46	12,100.00
Received during the year from members in the District of Columbia: Reserve, \$9.33; benefit, \$65.25; expense, \$73.12		147.70
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year	12	1,100.00
Claims paid during the year	12	626.29
Balance		473.71
Saved by compromising or scaling down claims during the year, including disability benefits paid to these members before death and deducted on final settlement		473.71
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid)	252	1,861.53
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid)	5	42.00

CAPITOL INDEMNITY SOCIETY OF THE DISTRICT OF COLUMBIA.

[President, R. P. Stewart; secretary, Chas. F. Pike. Incorporated 1909; commenced business 1910. Home office, 877 Drexel Building, Philadelphia, Pa.]

BALANCE SHEET.

Balance from previous year	\$98.34
----------------------------------	---------

INCOME.

Total received from members	589.00
Total	687.34

DISBURSEMENTS.

Sick and accident claims	375.75
Salaries of officers and trustees (1)	80.00
Traveling and other expenses of officers, trustees, and committees	7.25
For collection and remittance of assessments and dues	46.78
Insurance department fees	5.00
Rent	60.00
Postage, express, telegraph, and telephone	10.00
Expense of supreme lodge meeting	10.00
Legal expense in litigating claims	3.90
Total disbursements	598.68
Balance	88.66

LEDGER ASSETS.

Total ledger assets: Cash in association's office, and deposited in banks (not on interest)..... \$38.66

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	50	\$5,000.00
Benefit certificates written during the year	30	3,000.00
Total	80	8,000.00
Deduct terminated or decreased during the year	35	3,500.00
Total benefit certificates in force Dec. 31, 1912	45	4,500.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year	22	375.75

COLUMBIAN FRATERNAL ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Edward L. Stock; secretary, James A. Sykes. Incorporated 1910, commenced business 1910. Home office, 509 Seventh Street NW., Washington, D. C.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Suspense funds.	Expense funds.	Total.
Balance from previous year	\$1,673.36	\$368.97	\$3.00	\$2,890.69	\$5,436.11
Less suspense funds			3.09		3.09
Balance	1,673.36	868.97		2,890.69	5,433.02

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses				\$9,802.16	\$9,802.16
All other assessments or premiums	\$757.81	\$1,517.56			2,275.37
Total received from members	\$757.81	1,517.56		9,802.16	12,077.53
Interest from all sources				40.00	40.00
Sundry receipts medical examination fees				72.25	72.25
Commissions returned				1.96	1.96
Total income	757.81	1,517.56		9,916.37	12,191.74

DISBURSEMENTS.

Death claims	\$580.00				\$580.00
Sick and accident claims		\$3,230.60			3,230.60
Total benefits paid	580.00	3,230.60			3,810.60
Commissions and fees paid to deputies and organizers				\$4,383.87	4,383.87
Salaries of office employees				848.35	848.35
Salaries and fees paid to subordinate medical examiners				449.56	449.56
Traveling and other expenses of officers, trustees, and committees				719.72	719.72
Insurance department fees				167.50	167.50
Rent				325.28	325.28
Advertising, printing, and stationery				654.11	654.11
Postage, express, telegraph, and telephone				445.46	445.46
Lodge supplies				33.82	33.82
Other legal expenses				142.50	142.50
Total disbursements	580.00	3,230.60		8,170.17	11,980.77
Balance	1,851.17	1,155.93		2,636.89	5,643.99

LEDGER ASSETS.

Mortgage loans on real estate.....	\$750.00
Deposited in trust companies and banks on interest.....	1,000.00
Cash in association's office, \$74.26; deposited in banks (not on interest), \$3,265.66.....	3,339.92
Organizers' and collectors' balances.....	554.07
Total ledger assets.....	5,643.99

NONLEDGER ASSETS.

Interest and rents due and accrued.....	102.03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,350.00
Gross assets.....	7,096.02

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	554.07
Total admitted assets.....	6,541.95

LIABILITIES.

Death claims reported but not yet adjusted (5).....	505.00
Sick and accident claims reported but not yet adjusted (12).....	156.00
Total unpaid claims.....	661.00
Printing and medical examiners' fees, due or accrued.....	80.50
Total liabilities.....	741.50

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	1,132	\$526,181.00
Benefit certificates written during the year.....	2,409	891,421.00
Total.....	3,541	1,417,602.00
Deduct terminated or decreased during the year.....	1,663	539,511.00
Total benefit certificates in force Dec. 31, 1912.....	1,878	878,091.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	148	79,090.00
Benefit certificates written during the year.....	77	71,320.00
Total.....	225	150,410.00
Deduct terminated or decreased during the year.....	118	29,850.00
Total benefit certificates in force Dec. 31, 1912.....	107	120,560.00
Received during the year from members in District of Columbia: Mortuary, \$155; disability, \$310.02; expense, \$847.68.....		1,312.70
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	4	155.00
Claims (face value) incurred during the year.....	25	1,287.50
Total.....	29	1,442.50
Claims paid during the year.....	18	580.00
Balance.....	11	862.50
Saved by compromising or scaling down claims during the year.....		160.00
Claims rejected during the year.....	6	197.50
Claims unpaid Dec. 31, 1912.....	5	505.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	4	43.00
Claims incurred during the year.....	420	3,343.60
Total.....	424	3,386.60
Claims paid during the year.....	412	3,230.60
Claims unpaid Dec. 31, 1912.....	12	156.00

FAMOBROSIS SOCIETY OF THE DISTRICT OF COLUMBIA.

[National guardian, Joseph Clark; national scribe-treasurer, George W. Callahan. Incorporated, 1901; commenced business, 1901. Home office, 1218 Irving Street NE., Washington, D. C.]

NOTE.

The financial statement of the above society is not published for the reason that it is in litigation with the Royal Benefit Society of the District of Columbia as to the performance of a certain contract, and the possession of certain assets, which both societies claim.

KNIGHTS AND LADIES OF MALACHITES OF THE WORLD, OF THE DISTRICT OF COLUMBIA.

[President, L. Melendez King; secretary, Bertha Cooper. Incorporated, 1912; commenced business, 1913. Home office, 609 F Street NW., Washington, D. C.]

(Transacted no business during 1912.)

KNIGHTS OF INDUSTRY OF THE DISTRICT OF COLUMBIA.

President, Samuel H. Styles; secretary, J. M. K. Berry. Incorporated, 1905; commenced business, 1906. Home office, Second National Bank Building, Washington, D. C.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$954.62	\$954.61	.....	\$1,909.23

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....			\$768.85	\$768.85
All other assessments or premiums.....	\$226.85	\$453.64	680.53	1,361.02
Certificate fees.....			80.30	80.30
Net amount received from members.....	226.85	453.64	1,529.68	2,210.17
Interest from all other sources.....			9.96	9.96
Sale of lodge supplies.....			22.70	22.70
Commissions returned.....			1.36	1.36
Total income.....	226.85	453.64	1,563.70	2,244.19

DISBURSEMENTS.

Death claims.....	\$40.00			\$40.00
Sick and accident claims.....		\$330.00		330.00
Total benefits paid.....	40.00	330.00		370.00
Commissions and fees paid to deputies and organizers.....			\$207.83	207.83
Salaries of officers and trustees (1).....			750.00	750.00
Salaries of office employees (1).....			250.00	250.00
Salaries and fees paid to subordinate medical examiners.....			22.25	22.25
Traveling and other expenses of officers, trustees, and committees.....			85.00	85.00
For collection and remittance of assessments and dues.....			169.32	169.32
Insurance department fees.....			75.00	75.00
Rent.....			13.50	13.50
Advertising, printing, and stationery.....			213.00	213.00
Postage, express, telegraph, and telephone.....			184.96	184.96
Lodge supplies.....			76.05	76.05
Other legal expenses.....			205.00	205.00
Total disbursements.....	40.00	330.00	2,261.91	2,621.91
Balance.....	1,141.47	390.04	.....	1,531.51

LEDGER ASSETS.

Mortgage loans on real estate.....	\$500.00
Deposited in trust companies and banks on interest.....	933.28
Cash in association's office.....	94.82
Organizers' balances.....	3.41
Total ledger assets.....	1,531.51

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge.....	\$240.16
Office furniture and supplies.....	200.00
Gross assets.....	1,971.67

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	\$3.41
Office furniture and supplies.....	200.00
Total admitted assets.....	203.41
	1,768.26

LIABILITIES.

Death claims reported but not yet adjusted (3).....	\$725.00
Sick and accident claims reported but not yet adjusted (2).....	30.00
Total unpaid claims.....	755.00

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	273	\$129,360.00
Benefit certificates written during the year.....	326	47,670.00
Total.....	599	177,030.00
Deduct terminated or decreased during the year.....	249	57,370.00
Total benefit certificates in force Dec. 31, 1912.....	350	119,660.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	50	8,000.00
Benefit certificates written during the year.....	58	7,000.00
Total.....	108	15,000.00
Deduct terminated or decreased during the year.....	76	10,300.00
Total benefit certificates in force Dec. 31, 1912.....	32	4,700.00
Received during the year from members in District of Columbia: Mortuary, \$2.86; sick and accident, \$5.72, expense, \$66.65.....		75.23
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	5	765.00
Claims paid during the year.....	2	40.00
Claims unpaid Dec. 31, 1912.....	3	725.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	1	15.00
SICK AND ACCIDENT CLAIMS		
<i>Total claims.</i>		
Claims incurred during the year.....	30	360.00
Claims paid during the year.....	28	330.00
Claims unpaid Dec. 31, 1912.....	2	30.00

**SUPREME LODGE KNIGHTS OF PYTHIAS, INSURANCE DEPARTMENT, OF
THE DISTRICT OF COLUMBIA.**

[President, Union B. Hunt; secretary, W. O. Powers. Reincorporated June, 1894; commenced business, 1877. Home office, Indiana Pythian Building, Indianapolis, Ind.]

BALANCE SHEET.

	Mortuary funds.	Expense funds.	Total.
Balance from previous year.....	\$3,727,656.47	\$258,032.91	\$3,985,689.38

INCOME.

Membership fees actually received.....		\$7,052.00	\$7,052.00
All other assessments or premiums.....	\$2,381,875.01	398,290.00	2,780,165.01
Total received from members.....	2,381,875.01	405,342.00	2,787,217.01
Deduct payments returned to applicants and members.....	2,748.39		2,748.39
Net amount received from members.....	2,379,126.62	405,342.00	2,784,468.62
Interest on mortgage loans.....	3,381.44	6,874.95	10,256.39
Interest on bonds.....	187,382.33	1,815.75	189,198.08
Interest from all other sources.....	2,201.65		2,201.65
Miscellaneous fees.....		53.55	53.55
Protested checks.....		6,005.12	6,005.12
Gross profits on sale or maturity of ledger assets:			
Bonds.....	1,550.26	35.40	1,585.66
Gross increase by adjustment in book value of ledger assets, viz, bonds.....	717.08	8.69	725.77
Total income.....	2,574,350.38	420,135.46	2,994,484.84

DISBURSEMENTS.

Death claims.....	\$1,596,634.56		\$1,596,634.56
Option of settlements.....	1,137.40		1,137.40
Total benefits paid.....	1,597,771.96		1,597,771.96
Commissions and fees paid to deputies and organizers.....		\$85,619.34	85,619.34
Salaries of deputies and organizers.....		711.66	711.66
Salaries of officers and trustees (3).....		11,800.00	11,800.00
Mileage and per diem, board of control.....		6,299.50	6,299.50
Salaries of office employees (35).....		38,042.35	38,042.35
Salaries and fees paid to supreme medical examiners.....		3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners.....		12,015.00	12,015.00
Traveling and other expenses of officers, trustees, and committees.....		6,406.77	6,406.77
For collection and remittance of assessments and dues.....		130,416.13	130,416.13
Insurance department fees.....		936.00	936.00
Rent.....		4,989.96	4,989.96
Advertising, printing, and stationery.....		13,461.01	13,461.01
Postage, express, telegraph, and telephone.....		7,853.19	7,853.19
Official publication.....		6,087.15	6,087.15
Legal expense in litigating claims, etc.....		14,383.45	14,383.45
Furniture and fixtures.....		724.68	724.68
Taxes, repairs, and other expenses on real estate.....		57.60	57.60
Loss on sale or maturity of ledger assets:			
Bonds.....	104.73		104.73
Decrease by adjustment in book value.....	6,629.54	64.50	6,694.04
All other disbursements.....		14,346.95	14,346.95
Total disbursements.....	1,604,506.23	357,815.24	1,962,321.47
Balance.....	4,697,509.62	320,353.13	5,017,862.75

LEDGER ASSETS.

Book value of real estate.....	\$1,500.00
Mortgage loans on real estate.....	239,500.00
Book value of bonds.....	4,622,177.92
Deposited in trust companies and banks on interest.....	21,070.28
Cash in association's office.....	750.00
Tenders outstanding.....	355.15
Certificate loan:	
Fourth class.....	120,776.05
Fifth class.....	11,733.35
Total ledger assets.....	5,017,862.75

NONLEDGER ASSETS.

Interest and rents due and accrued.....	\$51,488.77
Market value of bonds over book value.....	65,192.08
Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge.....	30,342.74
Postage on hand.....	\$417.13
Buttons, emblems, etc.....	317.84
Furniture and fixtures.....	5,788.14
Organizers, balances.....	110.32
	<u>6,633.43</u>
Gross assets.....	5,171,519.77

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	110.32
Book value of real estate over market value.....	500.00
Furniture and fixtures.....	5,788.14
Buttons, emblems, etc.....	317.84
	<u>6,716.30</u>
Total admitted assets.....	5,164,803.47

LIABILITIES.

Death claims resisted (6).....	10,500.00
Death claims reported but not yet adjusted (94).....	148,111.00
Total death claims (unpaid).....	158,611.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	36,120.57
Advance assessments.....	13,456.02
Reserve on certificates:	
Fourth class.....	153,616.63
Fifth class.....	3,838,991.36
	<u>3,992,607.99</u>
Total liabilities.....	4,200,795.58

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	68,842	\$97,975,993.00
Benefit certificates written during the year.....	10,123	12,849,642.00
Total.....	78,965	110,825,635.00
Deduct terminated or decreased during the year.....	10,963	14,970,129.00
Total benefit certificates in force Dec. 31, 1912.....	68,002	95,855,506.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	337	427,398.00
Benefit certificates written during the year.....	37	45,335.00
Total.....	374	472,733.00
Deduct terminated or decreased during the year.....	44	53,622.00
Total benefit certificates in force Dec. 31, 1912.....	330	419,111.00
Received during the year from members in District of Columbia: Mortuary, \$10,420.92; expense, \$1,744.66.....		12,165.58
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	95	158,000.00
Claims (face value) incurred during the year.....	987	1,624,497.00
Total.....	1,082	1,782,497.00
Claims paid during the year.....	982	1,596,634.56
Balance.....	100	185,862.44
Saved by compromising or scaling down claims during the year.....		27,251.44
Claims unpaid Dec. 31, 1912.....	100	158,611.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	2,000.00
Claims (face value) incurred during the year.....	3	4,000.00
Total.....	4	6,000.00
Claims paid during the year.....	4	6,000.00
OLD AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	5	12,000.00
Claims paid during the year.....	5	1,137.40
Balance.....		10,862.60
Saved by compromising or scaling down claims during the year.....		10,862.60

**KNIGHTS OF PYTHIAS OF NORTH AMERICA, SOUTH AMERICA, EUROPE,
ASIA, AFRICA, AND AUSTRALIA, OF THE DISTRICT OF COLUMBIA.**

[President, S. W. Green; secretary, C. K. Robinson. Incorporated 1905; commenced business 1903. Home office, 507 Pythian Temple, New Orleans, La.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Total.
Balance from previous year.....	\$2,463. 06	\$18,780. 71	\$21,243. 77

INCOME.

Membership fees actually received.....	\$6,369. 25	.....	\$6,369. 25
All other assessments or premiums.....	373. 00	.....	373. 00
Total received from members.....	6,742. 25	.....	6,742. 25
Interest from funds on deposit.....	4. 45	\$596 45	600. 90
Total income.....	6,746. 70	596. 45	7,343. 15

DISBURSEMENTS.

Death claims.....	\$6,900. 00	.....	\$6,900. 00
Insurance department fees.....	5. 00	.....	5. 00
Legal expense in litigating claims.....	82. 40	.....	82. 40
All other disbursements.....	.....	\$5,000. 00	5,000. 00
Total disbursements.....	6,987. 40	5,000. 00	11,987. 40
Balance.....	2,222. 36	14,377. 16	16,599. 52

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$14,377. 16
Deposited in banks (not on interest).....	2,222. 36
Total ledger assets.....	16,599. 52

NONLEDGER ASSETS.

Due by defense fund.....	\$5,000. 00
Furniture and fixtures.....	657. 00
Gross assets.....	5,657. 00
	22,256. 52

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	657. 00
Total admitted assets.....	21,599. 52

LIABILITIES.

Death claims due and unpaid (?).....	400. 00
Death claims adjusted not yet due (1).....	300. 00
Death claims resisted (2).....	400. 00
Total death claims.....	1,100. 00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	2,347	\$615,700. 00
Benefit certificates written during the year.....	373	18,650. 00
Total.....	2,720	634,350. 00
Deduct terminated or decreased during the year.....	565	169,500. 00
Total benefit certificates in force Dec. 31, 1912.....	2,155	464,850. 00

EXHIBITS—Continued.

	Number.	Amount.
CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	307	\$95,600.00
Benefit certificates written during the year.....	46	2,300.00
Total.....	353	97,900.00
Deduct terminated or decreased during the year.....	28	8,400.00
Total benefit certificates in force Dec. 31, 1912.....	325	89,500.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	4	950.00
Claims (face value) incurred during the year.....	27	7,050.00
Total.....	31	8,000.00
Claims paid during the year.....	26	6,900.00
Claims unpaid Dec. 31, 1912.....	5	1,100.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	7	950.00
Claims paid during the year.....	6	850.00
Claims unpaid Dec. 31, 1912.....	1	100.00

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, George Gibson; secretary, William Montgomery. Incorporated 1869; commenced business 1869. Home office, New Masonic Temple, Washington, D. C.]

BALANCE SHEET.

	Mortuary and reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$242,986 30	.....	\$242,986.30

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	.....	\$51,995.55	\$51,995.55
All other assessments or premiums.....	\$81,738 92	10,602.62	92,341.54
Other payments by members.....	.....	1.00	1.00
Total received from members.....	81,738.92	62,599.17	144,338.09
Deduct payments returned to applicants and members.....	.....	61.58	61.58
Net amount received from members.....	81,738.92	62,537.59	144,276.51
Interest on mortgage loans.....	8,635.83	.....	8,635.83
Interest on collateral loans.....	2,995.66	.....	2,995.66
Interest on bonds.....	500.00	.....	500.00
Liens on changed policies.....	642.70	.....	642.70
Total income.....	94,513.11	62,537.59	157,050.70

DISBURSEMENTS.

Death claims.....	\$33,500.00	.....	\$33,500.00
Policy loans charged off by lapse.....	3,105.65	.....	3,105.65
Return of savings through reduction of premiums.....	4,437.96	.....	4,437.96
Total benefits paid.....	41,043.61	.....	41,043.61
Commissions and fees paid to deputies and organizers.....	.....	\$23,213.85	23,213.85
Salaries of deputies and organizers.....	.....	500.00	500.00
Salaries of officers and trustees (3).....	.....	3,400.00	3,400.00

DISBURSEMENTS—Continued.

	Mortuary and reserve funds.	Expense funds.	Total.
Salaries and other compensation of committees.....		400.00	\$400.00
Salaries of office employees (12).....		6,010.22	6,010.22
Salaries and fees paid to supreme medical examiners.....		998.50	998.50
Salaries and fees paid to subordinate medical examiners.....		5,224.50	5,224.50
Traveling and other expenses of officers, trustees, and committees.....		2,021.01	2,021.01
For collection and remittance of assessments and dues.....		2,227.76	2,227.76
Insurance department fees.....		576.00	576.00
Rent.....		1,557.50	1,557.50
Advertising, printing, and stationery.....		2,631.75	2,631.75
Postage, express, telegraph, and telephone.....		2,084.87	2,084.87
Organizers' balances charged off.....		1,290.89	1,290.89
Other legal expenses.....		800.00	800.00
Furniture and fixtures.....		549.19	549.19
All other disbursements.....		1,763.78	1,763.78
Total disbursements.....	41,043.61	55,249.82	96,293.43
Balance.....	296,455.80	7,287.77	303,743.57

LEDGER ASSETS.

Mortgage loans on real estate.....	\$187,600.00
Loans secured by pledge of bonds, stocks, or other collateral.....	5,000.00
Book value of bonds.....	10,850.00
Deposited in trust companies and banks on interest.....	3,909.32
Cash in association's office, \$781.03; deposited in banks (not on interest), \$11,357.81.....	12,138.84
Premium notes, \$10,306.52; organizers' balances, \$9,608.31.....	19,914.83
Policy loans and liens.....	64,330.58
Total ledger assets.....	303,743.57

NONLEDGER ASSETS.

Interest and rents due and accrued.....	3,106.09
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	946.28
Net due and deferred premiums on reserve fund policies reserve charged in liabilities.....	\$40,878.57
Office furniture and fixtures.....	3,040.10
	43,918.67
Gross assets.....	351,714.61

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	350.00
Office furniture and fixtures.....	3,040.10
	3,390.10
Total admitted assets.....	348,324.51

LIABILITIES.

Death claims reported but not yet adjusted (5).....	12,000.00
Reserve at 3½ per cent American experience table of mortality on reserve fund policies—straight modified preliminary term valuation.....	317,902.00
Total liabilities.....	329,902.00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	3,363	\$4,152,075.00
Benefit certificates written during the year (reinstated 1 certificate \$1,000).....	1,697	2,229,450.00
Total.....	5,060	6,381,525.00
Deduct terminated or decreased during the year.....	520	681,000.00
Total benefit certificates in force Dec. 31, 1912.....	4,540	5,700,525.00

EXHIBITS—Continued.

	Number.	Amount.
CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	1,120	\$1,286,075.00
Benefit certificates written during the year.....	187	253,000.00
Total.....	1,307	1,539,075.00
Deduct terminated or decreased during the year.....	95	108,500.00
Total benefit certificates in force Dec. 31, 1912.....	1,212	1,430,575.00
Received during the year from members in District of Columbia: Mortuary and reserve.....		40,556.22
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	3	7,000.00
Claims (face value) incurred during the year.....	29	38,500.00
Total.....	32	45,500.00
Claims paid during the year.....	27	33,500.00
Claims unpaid Dec. 31, 1912.....	5	12,000.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	17	21,000.00
Claims paid during the year.....	16	20,000.00
Claims unpaid Dec. 31, 1912.....	1	1,000.00

PATRICIANS OF THE DISTRICT OF COLUMBIA.

[President, W. S. Linton; secretary, David Swinton. Incorporated, 1897; commenced business, 1897. Home office, Saginaw, Mich.]

BALANCE SHEET.

Balance from previous year..... \$5,855.03

INCOME.

Membership fees actually received.....	9.00
All other assessments or premiums.....	17,532.43
Dues and per capita tax.....	1,744.75
Promotion.....	1,691.30
Total received from members.....	20,977.48
Deduct payments returned to applicants and members.....	2.35
Net amount received from members.....	20,975.13
Interest from all sources.....	131.81
Sale of lodge supplies.....	3.25
Sale of lodge furniture.....	23.51
Total income.....	21,133.70

DISBURSEMENTS.

Death claims.....	9,404.49
Sick and accident claims.....	742.47
Total benefits paid.....	10,146.96
Commissions and fees paid to deputies and organizers.....	1,247.20
Salaries of officers and trustees (6).....	3,819.99
Salaries of office employees.....	1,428.50
Traveling and other expenses of officers, trustees, and committees.....	700.48
Insurance department fees.....	54.73
Rent.....	761.25
Advertising, printing, and stationery.....	79.64
Postage, express, telegraph, and telephone.....	639.22
Lodge supplies.....	391.31
Legal expense in litigating claims.....	103.24
Total disbursements.....	19,372.52
Balance.....	7,616.21

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	4,493.70
Cash in association's office and deposited in banks (not on interest).....	3,122.51
Total ledger assets.....	7,616.21

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge..	\$1,563.96
Due from membership for promotion, \$147.20; per capita, \$563.65.....	\$710.85
Supplies and stock, \$850.55; due for supplies, \$153.75.....	1,004.30
Furniture and fixtures.....	1,327.50
Due from phalanx's.....	1,000.00
	<u>4,042.65</u>

Gross assets..... 13,222.82

DEDUCT ASSETS NOT ADMITTED.

Supplies and stock.....	\$50.55
Due for supplies.....	153.75
Due from phalanx's.....	1,000.00
Furniture and fixtures.....	1,327.50
	<u>3,331.80</u>

Total admitted assets..... 9,891.02

LIABILITIES.

Death claims reported but not yet adjusted (2).....	1,080.00
Present value of deferred death and disability claims payable in installments.....	<u>4,760.45</u>
Total death claims.....	5,840.45

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	6,557	\$2,100,125.00
Benefit certificates written during the year.....	236	158,500.00
Total.....	6,793	2,264,625.00
Deduct terminated or decreased during the year.....	293	138,000.00
Total benefit certificates in force Dec. 31, 1912.....	6,500	<u>2,120,625.00</u>
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	49	61,950.00
Deduct terminated or decreased during the year.....	5	8,000.00
Total benefit certificates in force Dec. 31, 1912.....	44	53,950.00
Received during the year from members in District of Columbia: Beneficial, \$484.90; per capita, \$36; general, \$42.80.....		<u>563.70</u>
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	2	1,853.10
Claims (face value) incurred during the year.....	13	8,631.39
Total.....	15	10,484.49
Claims paid during the year.....	13	9,404.49
Balance.....	2	1,080.00
Claims unpaid Dec. 31, 1912, including deferred installments.....		<u>5,840.45</u>
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1912, including deferred installments.....		<u>187.50</u>
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	24	<u>742.47</u>

ROYAL BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.

(President, T. W. Wilson; secretary, J. T. Unverzagt. Incorporated, 1897; commenced business, 1897. Home office, Second National Bank Building, Washington, D. C.)

NOTE.

The financial statement of the above society is not published for the reason that it is in litigation with the Fambrosius Society of the District of Columbia as to the performance of a certain contract, and the possession of certain assets, which both societies claim.

SUPREME TRIBE OF BEN HUR, CRAWFORDSVILLE, IND.

[President, R. H. Gerard; secretary, John C. Snyder. Incorporated 1894; commenced business 1894. Home office, Main and Water Streets, Crawfordsville, Ind.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$246,006.15	\$1,354,032.64	\$51,371.92	\$1,651,410.71

INCOME.

Membership fees actually received.....			\$1,717.00	\$1,717.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	\$68,958.89		122,754.83	191,713.72
All other assessments or premiums.....	1,043,549.30	\$93,973.10	74,184.10	1,211,706.50
Dues and per capita tax.....			110,462.62	110,462.62
Medical examiners' fees actually received.....			108.00	108.00
Total received from members.....	1,112,508.19	93,973.10	309,226.55	1,515,707.84
Deduct payments returned to applicants and members.....	372.98		156.82	529.80
Net amount received from members.....	1,112,135.21	93,973.10	309,069.73	1,515,178.04
Interest on mortgage loans.....	2,334.16	15,285.86		17,620.02
Interest on bonds.....	5,001.16	45,262.81		
Less accrued interest on bonds purchased 1911 and 1912.....		3,001.83		47,262.14
Interest from all other sources (deposits).....	1,622.31	435.24	36.58	2,094.13
Gross rents from association's property, including \$2,716 for association's occupancy of its own buildings.....	2,450.00	5,809.00	266.00	8,585.00
Sale of lodge supplies.....			5,800.96	5,800.96
Advertising.....			2,080.73	2,080.73
Sale of old furniture.....			841.25	841.25
Payments returned.....	23.54		34.62	58.16
Surety bonds.....			702.50	702.50
Borrowed money.....			15,000.00	15,000.00
Gross profits on sale or maturity of ledger assets (bonds).....		280.00		280.00
Total income.....	1,123,566.38	158,104.18	333,832.37	1,615,502.93

DISBURSEMENTS.

Death claims.....	\$1,206,721.94			\$1,206,721.94
Permanent disability claims.....	4,825.00			4,825.00
Old age benefits.....	6,750.00			6,750.00
Total benefits paid.....	1,218,296.94			1,218,296.94
Commissions and fees paid to deputies and organizers.....			\$126,838.85	126,838.85
Salaries of deputies and organizers.....			29,644.67	29,644.67
Salaries of managers or agents not deputies or organizers.....			6,300.00	6,300.00
Salaries of officers and trustees (3).....			20,585.62	20,585.62
Salaries and other compensation of committees.....			3,762.47	3,762.47
Salaries of office employees (35).....			34,272.79	34,272.79
Salaries and fees paid to supreme medical examiners.....			8,774.96	8,774.96
Traveling and other expenses of officers, trustees, and committees.....			26,801.01	26,801.01
Insurance department fees.....			1,607.55	1,607.55
Rent, including \$2,716 for association's occupancy of its own buildings.....			3,182.00	3,182.00
Advertising, printing, and stationery.....			26,275.42	26,275.42
Postage, express, telegraph, and telephone.....			7,779.20	7,779.20
Lodge supplies.....			5,024.69	5,024.69
Official publication.....			24,212.55	24,212.55
Expense of supreme lodge meeting.....			5,022.41	5,022.41
Legal expense in litigating claims.....			2,094.33	2,094.33
Other legal expenses.....			3,000.00	3,000.00
Furniture and fixtures.....			7,123.52	7,123.52
Taxes, repairs, and other expenses on real estate.....		\$4,338.99	417.35	4,756.34
Gross decrease by adjustment in book value of ledger assets (bonds).....		8,722.43		8,722.43
All other disbursements.....			7,511.63	7,511.63
Total disbursements.....	1,218,296.94	13,061.42	350,231.02	1,581,589.38
Balance.....	378,669.52	1,271,681.47	34,973.27	1,685,324.26

LEDGER ASSETS.

Book value of real estate	\$224,414.52
Mortgage loans on real estate	317,025.00
Book value of bonds	1,031,088.68
Deposited in trust companies and banks on interest	20,000.00
Cash in association's office, \$100; deposited in banks (interest on daily balance) \$92,696.06	92,796.06
Total ledger assets	1,685,324.26

NONLEDGER ASSETS.

Interest and rents due and accrued	13,835.71
Market value of real estate over book value	6,043.81
Market value of bonds over book value	14,776.40
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	34,242.06
Gross assets	1,754,222.24

LIABILITIES.

Death claims due and unpaid (5)	\$3,745.00
Death claims resisted (13)	18,165.00
Death claims reported but not yet adjusted (143)	161,050.00
Total death claims (unpaid)	182,960.00
Salaries, rents, expenses, commissions, etc., due or accrued	16,279.85
Taxes due or accrued	2,137.34
Borrowed money, \$15,000; interest due or accrued on same, \$125	15,125.00
Advance assessments	1,445.36
Total liabilities	217,947.55

EXHIBITS.

	Number	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	119,953	\$139,825,900.00
Benefit certificates written during the year	19,454	18,661,300.00
Benefit certificates received by transfer during the year (class A to class B)	4,587	4,810,825.00
Total	143,994	163,298,025.00
Deduct terminated or decreased during the year	25,296	26,436,650.00
Total benefit certificates in force Dec. 31, 1912	118,698	136,861,375.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	268	397,300.00
Benefit certificates written during the year	33	31,000.00
Benefit certificates received by transfer during the year (class A to class B)	6	8,700.00
Total	307	437,000.00
Deduct terminated or decreased during the year	19	30,050.00
Total benefit certificates in force Dec. 31, 1912	288	406,950.00
Received during the year from members in District of Columbia: Mortuary, \$3,145.48; reserve, \$348.00; expense, \$269.39		3,763.47
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	131	150,975.00
Incurred prior to 1911	3	3,565.00
Claims (face value) incurred during the year	1,074	1,262,050.00
Total	1,208	1,416,590.00
Claims paid during the year	1,045	1,203,721.94
Balance	163	209,868.06
Saved by compromising or scaling down claims during the year		24,908.06
Claims rejected during the year	2	2,000.00
Claims unpaid Dec. 31, 1912	161	182,960.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred prior to 1911 (paid)	3	4,900.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid)	14	4,825.00
OLD AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid)	10	6,750.00

SUPREME COUNCIL, CATHOLIC BENEVOLENT LEGION, BROOKLYN N. Y.

[President, Richard B. Tippet; secretary, John D. Carroll. Incorporated, 1881; commenced business 1881. Home office, 186 Remsen Street, Brooklyn, N. Y.]

BALANCE SHEET.

	Mortuary funds.	Special fund.	Expense funds.	Total.
Balance from previous year	\$450,050.49	\$500.00	\$315.23	\$450,865.72

INCOME.

All other assessments or premiums	\$648,911.60			\$648,911.60
Dues and per capita tax			\$9,707.42	9,707.42
Other payments by members			5,956.09	5,956.09
Benefits, certificates, and changes			898.00	898.00
Total received from members	648,911.60		16,561.51	665,473.11
Interest on bonds	13,913.23			13,913.23
Interest from all other sources	4,458.71		113.16	4,571.87
Sale of lodge supplies			265.01	265.01
Bulletins			963.25	963.25
Clearing house			353.59	353.59
Bust fund			384.45	384.45
Fines			46.00	46.00
Members-at-large cards			4.00	4.00
Rebate, fire insurance premiums			4.00	4.00
Total income	667,283.54		18,694.97	685,978.51

DISBURSEMENTS.

Death claims	\$584,344.72			\$584,344.72
Permanent disability claims	12,487.96			12,487.96
Total benefits paid	596,832.68			596,832.68
Commissions and fees paid to deputies and organizers			\$276.75	276.75
Salaries of officers and trustees (3)			6,500.22	6,500.22
Other compensation of officers and trustees			54.00	54.00
Salaries and other compensation of committees			227.10	227.10
Salaries of office employees			4,236.02	4,236.02
Traveling and other expenses of officers, trustees, and committees			38.00	38.00
For collection and remittance of assessments and dues			185.65	185.65
Insurance department fees			144.00	144.00
Rent			1,200.00	1,200.00
Advertising, printing, and stationery			1,179.26	1,179.26
Postage, express, telegraph, and telephone			1,149.17	1,149.17
Lodge supplies			224.75	224.75
Official publication			1,421.34	1,421.34
Expenses of supreme lodge meeting			1,110.39	1,110.39
Legal expense in litigating claims			160.20	160.20
Other legal expenses, American Bonding Co.			102.50	102.50
Furniture and fixtures			20.00	20.00
All other disbursements			1,776.88	1,776.88
Commission paid on bonds, \$25; accrued interest paid on bonds, \$2.95	27.95			27.95
Total disbursements	596,860.63	\$500.00	20,006.23	616,866.86
Balance	517,307.14	500.00	2,170.23	519,977.37

LEDGER ASSETS.

Book value of bonds	\$393,865.05
Deposited in trust companies and banks on interest	126,112.32
Total ledger assets	519,977.37

NONLEDGER ASSETS.

Interest and rents due and accrued	3,843.97
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	30,837.50
Optional reserve	\$289,805.68
Terminal reserve	24,542.00
Gross assets	869,006.52

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$12,235.05
Terminal reserve.....	24,542.00
Optional reserve.....	289,805.68
	<u>\$326,582.73</u>
Total admitted assets.....	<u>542,423.79</u>

LIABILITIES.

Death claims resisted (6).....	13,000.00
Death claims reported, but not adjusted (23).....	27,800.00
Total death claims.....	<u>40,800.00</u>

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	15,781	\$18,809,250.00
Benefit certificates written during the year.....	741	434,000.00
Benefit certificates increased during the year.....		2,000.00
Total.....	16,522	19,245,250.00
Deduct terminated or decreased during the year.....	779	832,750.00
Total benefit certificates in force Dec. 31, 1912.....	15,743	18,412,500.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	38	79,500.00
Deduct terminated or decreased during the year.....	1	2,000.00
Total benefit certificates in force Dec. 31, 1912.....	37	77,500.00
Received during the year from members in District of Columbia: Mortuary, \$3,748.59; L. M. E., \$24.80; per capita tax, \$22.20.....		3,795.59
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	47	77,250.00
Claims (face value) incurred during the year.....	411	569,750.00
Total.....	458	647,000.00
Claims paid during the year.....	429	584,344.72
Balance.....	29	62,655.28
Saved by compromising or scaling down claims during the year.....		22,155.28
Claims unpaid Dec. 31, 1912.....	29	40,500.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	20	12,487.96

SUPREME COUNCIL, CATHOLIC KNIGHTS OF AMERICA, ST. LOUIS, MO.

[President, Dr. F. Gaudin; secretary, Anthony Matre. Incorporated 1880; commenced business 1877.
Home office, 609 Mercantile National Bank Building, St. Louis, Mo.]

BALANCE SHEET.

	Mortuary funds.	Organiza- tion fund.	Expense funds.	Total.
Balance from previous year.....	\$1,096,174.49	\$9,368.49	\$8,671.93	\$1,114,214.91

INCOME.

	Mortuary funds.	Organiza- tion fund.	Expense funds.	Total.
All assessments or premiums.....	\$574,604.22			\$574,604.22
Dues and per capita tax.....			\$34,439.60	34,439.60
Medical examiners' fees actually received.....			28.50	28.50
Net amount received from members.....	574,604.22		34,468.10	609,072.32
Interest on mortgage loans.....	262.50			262.50
Interest on bonds.....	45,094.04			45,094.04
Interest from all other sources.....	2,082.07			2,082.07
Sale of lodge supplies.....			547.19	547.19
Benefit certificates.....			224.25	224.25
Fines.....			39.00	39.00
Charter fees.....			5.00	5.00
Refund.....			.80	.80
Gross increase by adjustment in book value of ledger assets (bonds).....	30.00			30.00
Total income.....	622,072.83		35,284.34	657,357.17

DISBURSEMENTS.

Death claims (paid).....	\$601,399.76			\$601,399.76
Salaries of chief and organizers.....		\$1,200.00		1,200.00
Salaries of officers and trustees (7).....			\$8,799.92	8,799.92
Salaries and fees paid to supreme medical examiners.....		843.00	250.00	1,093.00
Salaries and fees paid to subordinate medical examiners.....		2,804.00		2,804.00
Traveling and other expenses of officers, trustees, and committees.....			910.40	910.40
Insurance department fees.....			464.80	464.80
Rent.....			1,424.22	1,424.22
Advertising, printing, and stationery.....		203.80	1,308.00	1,511.80
Postage, express, telegraph, and telephone.....		41.56	535.65	577.21
Lodge supplies.....			433.56	433.56
Official publication.....			2,940.00	2,940.00
Legal expense in litigating claims.....			500.00	500.00
Other legal expenses.....			341.55	341.55
Gross decrease by adjustment, etc. (bonds).....	500.53			500.53
All other disbursements.....	752.05	5,370.60	755.00	6,877.65
Total disbursements.....	602,652.34	10,462.96	18,663.10	631,778.40
Balance.....	1,115,594.98	6,447.09	17,751.61	1,139,793.68

LEDGER ASSETS.

Mortgage loans on real estate.....	\$11,500.00
Book value of bonds.....	1,095,544.78
Deposited in trust companies and banks on interest.....	32,748.90
Total ledger assets.....	1,139,793.68

NONLEDGER ASSETS.

Interest and rents due and accrued.....	15,546.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	28,350.37
Gross assets.....	1,183,690.41

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	52,856.69
Total admitted assets.....	1,130,833.72

LIABILITIES.

Death claims due and unpaid (21).....	\$11,702.04
Death claims reported but not yet adjusted (9).....	13,403.59
Total death claims.....	25,105.63

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	18,629	\$21,511,803.27
Benefit certificates written during the year.....	1,404	1,093,750.00
Total.....	20,033	22,605,553.27
Deduct terminated or decreased during the year.....	1,259	1,364,858.18
Total benefit certificates in force Dec. 31, 1912.....	18,744	21,240,695.09
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	311	426,526.36
Benefit certificates written during the year.....	6	6,750.00
Total.....	317	433,276.36
Deduct terminated or decreased during the year.....	10	13,809.45
Total benefit certificates in force Dec. 31, 1912.....	307	419,466.91
Received during the year from members in District of Columbia: Mortuary, \$12,226.94, expense, \$611.75.....		12,838.69
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	26	21,922.76
Claims (face value) incurred during the year.....	447	604,582.63
Total.....	473	626,505.39
Claims paid during the year.....	443	601,399.76
Claims unpaid Dec. 31, 1912.....	30	25,105.63
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	7	8,809.45

CATHOLIC WOMEN'S BENEVOLENT LEGION OF NEW YORK, N. Y.

[President, Ellen L. Laughlin; secretary, Sara E. Skelly. Incorporated 1895; commenced business 1895.
Home office, 153 East Forty-fourth Street, New York City, N. Y.]

BALANCE SHEET.

	Mortuary fund.	Reserve fund.	Real estate.	Expense fund.	Total
Balance from previous year.....	\$27,765.41	\$253,883.72	\$203.90	\$2,166.34	\$284,019.37

INCOME.

Membership fees actually received.....				\$1,073.75	\$1,073.75
All other assessments or premiums.....	\$128,855.42	\$14,318.97			143,174.39
Dues and per capita tax.....				14,670.94	14,670.94
Net amount received from members.....	128,855.42	14,318.97		15,744.69	158,919.08
Interest on mortgage loans.....		8,093.53			8,093.53
Interest on bonds.....		1,337.50			1,337.50
Interest from all other sources.....	549.07	853.20			1,402.27
Gross rents from association's property, including \$650.04 for association's occu- pancy of its own buildings.....			\$1,612.04		1,612.04
Sale of lodge supplies.....				655.97	655.97
Official publication.....				2,064.88	2,064.88
Reinstatement fines.....				26.00	26.00
Sale of emblems to individuals.....				59.50	59.50
Telephone calls.....				1.00	1.00
Per diem refund.....				3.00	3.00
Refund from express company.....				.10	.10
Sale of 153 East Forty-fourth Street.....		1,000.00			1,000.00
Refund on Judd sale.....		6.50			6.50
Rent for Judd house.....		260.69			260.69
		15.00			15.00
Total income.....	129,404.49	25,885.39	1,612.04	18,555.14	175,457.06

DISBURSEMENTS.

	Mortuary fund.	Reserve fund.	Real estate.	Expense fund.	Total.
Death claims (paid).....	\$148,055.55	-----	-----	-----	\$148,055.55
Commissions and fees paid to deputies and organizers.....	-----	-----	-----	\$2,135.71	2,135.71
Salaries of officers and trustees (4).....	-----	-----	-----	3,600.00	3,600.00
Other compensation of officers and trustees.....	-----	-----	-----	132.00	132.00
Salaries of office employees (5).....	-----	-----	-----	2,559.46	2,559.46
Traveling and other expenses of officers, trustees, and committees.....	-----	-----	-----	1,555.38	1,555.38
Insurance department fees.....	-----	-----	-----	49.00	49.00
Rent, including \$650.04 for association's occupancy of its own buildings.....	-----	-----	-----	650.04	650.04
Advertising, printing, and stationery.....	-----	-----	-----	1,318.11	1,318.11
Postage, express, telegraph, and telephone.....	-----	-----	-----	785.91	785.91
Lodge supplies.....	-----	-----	-----	286.85	286.85
Official publication.....	-----	-----	-----	1,779.01	1,779.01
Expense of supreme lodge meeting.....	-----	-----	-----	3,406.87	3,406.87
Other legal expenses.....	-----	-----	-----	528.00	528.00
Taxes, repairs, and other expenses on real estate.....	-----	-----	\$929.73	-----	929.73
All other disbursements.....	-----	\$1,107.23	-----	459.15	1,596.38
Total disbursements.....	148,055.55	1,107.23	929.73	19,275.49	169,368.00
Balance.....	9,114.35	278,940.01	608.08	1,445.99	290,108.43

LEDGER ASSETS.

Book value of real estate.....	\$30,750.00
Mortgage loans on real estate.....	151,000.00
Book value of bonds.....	56,876.27
Deposited in trust companies and banks on interest.....	49,428.09
Deposited in banks (not on interest).....	2,054.07
Total ledger assets.....	290,108.43

NONLEDGER ASSETS.

Interest and rents due and accrued.....	2,118.15
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	14,795.66
Charter and supplies.....	\$388.51
Official publication.....	1,149.60
One cent tax.....	803.63
Benefit certificates.....	16.75
Social cards, \$10.50; sundries, 1 pin, \$0.50.....	11.00
Gross assets.....	309,391.73

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	5,301.27
Charter and supplies.....	388.51
Official publication.....	1,149.60
One cent tax.....	803.63
Benefit certificates, \$16.75; social cards, \$10.50; sundries, \$0.50.....	27.75
Total admitted assets.....	301,720.97

LIABILITIES.

Death claims resisted (1).....	500.00
Death claims reported but not yet adjusted (39).....	29,000.00
Total death claims.....	29,500.00
Stationery and printing.....	11.38
Premiums for new members.....	2.00
Repairs to house No. 153 East Forty-fourth Street.....	8.00
Interest from real estate, account to be transferred to surplus benefit fund.....	556.25
Total liabilities.....	30,077.63

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	17, 538	\$11, 887, 250.00
Benefit certificates written during the year.....	848	373, 750.00
Total.....	18, 386	12, 261, 000.00
Deduct terminated or decreased during the year.....	917	540, 500.00
Total benefit certificates in force Dec. 31, 1912.....	17, 469	11, 720, 500.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	573	350, 000.00
Benefit certificates written during the year.....	5	1, 250.00
Total.....	578	351, 250.00
Deduct terminated or decreased during the year.....	32	16, 250.00
Total benefit certificates in force Dec. 31, 1912.....	546	335, 000.00
Received during the year from members in District of Columbia: Mortuary, \$3,975.51; reserve, \$441.72; expense, \$575.31.....		4, 992.54
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	34	28, 750.00
Claims (face value) incurred during the year.....	209	150, 000.00
Total.....	243	178, 750.00
Claims paid during the year.....	203	148, 055.55
Balance.....	40	30, 694.45
Saved by compromising or scaling down claims during the year.....		1, 194.45
Claims unpaid Dec. 31, 1912.....	40	29, 500.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	5	3, 500.00

EMINENT HOUSEHOLD OF COLUMBIAN WOODMEN, ATLANTA, GA.

[President, William A. Roane; secretary, J. G. St. Amand. Incorporated, 1903; commenced business, 1904. Home office, Rhodes Building, Atlanta, Ga.]

BALANCE SHEET.

	Bene- ficiary.	General expense.	Field.	Overages and advances.	Interest.	Total.
Balance from previous year....	\$407, 691.56	\$24, 109.93	\$64, 742.12	\$1, 736.20	.....	\$498, 279.81

INCOME.

All assessments or premiums.....	\$263, 346.35	\$61, 024.83	\$110, 084.90	.....	.....	\$434, 456.08
Certificate fees actually re- ceived.....		5, 573.00	.....	.....	.....	5, 573.00
Overages and advances.....		.....	.....	\$12, 775.62	.....	12, 775.62
Total received from members.....	263, 346.35	66, 597.83	110, 084.90	12, 775.62	.....	452, 804.70
Deduct payments returned to applicants and members and credits allowed.....		1, 245.75	.....	12, 364.47	.....	13, 610.22
Net amount received from members.....	263, 346.35	65, 352.08	110, 084.90	411.15	.....	439, 194.48
Interest on mortgage loans.....		.....	.....	.....	\$23, 876.92	23, 876.92
Interest on collateral loans.....		.....	.....	.....	275.00	275.00
Interest on bonds.....		.....	.....	.....	4, 656.11	4, 656.11
Interest from all other sources.....		.....	.....	.....	2, 121.98	2, 121.98
Sale of lodge supplies.....		139.25	.....	.....	.....	139.25
Additional adjustments in funds: Refunds, etc.....		11.80	9.25	.10	.....	21.15
Total income.....	263, 346.35	65, 503.13	110, 094.15	411.25	30, 930.01	470, 284.89

DISBURSEMENTS.

	Bene- ficiary	General expense.	Field.	Averages and advances.	Interest.	Total.
Death claims.....	\$210,515.62					\$210,515.62
Permanent disability claims.....	18,790.00					18,790.00
Accident claims.....	15,566.66					15,566.66
Total benefits paid.....	244,872.28					244,872.28
Commissions and fees paid to deputies and organizers.....			\$76,389.38			76,389.38
Special advances to organizers.....			1,400.00			1,400.00
Traveling expenses, special.....			6,291.22			6,291.22
Salaries of officers and trust- ees (5).....		\$10,425.00				10,425.00
Salaries of office employees (9).....		13,901.00				13,901.00
Salaries and fees paid to su- preme medical examiners.....		3,600.00				3,600.00
Traveling and other expenses of officers, trustees, and com- mittees.....		2,010.79				2,010.79
Fees to secretaries for collec- tion and remittance of as- sents and dues.....			162.00			162.00
Insurance department fees and examination.....		810.25				810.25
Rent.....		2,880.00				2,880.00
Advertising, printing, and stationery.....		4,932.26				4,932.26
Postage, express, telegraph, and telephone.....		2,416.30				2,416.30
Lodge supplies.....		1,270.76				1,270.76
Official publication.....		2,334.10				2,334.10
Expense of Supreme Lodge meeting.....		9,904.54				9,904.54
Legal expense in litigating claims.....		1,690.58				1,690.58
Taxes.....					5,143.10	5,143.10
All other disbursements.....		1,718.73	25,000.00			26,718.73
Total disbursements.....	244,872.28	57,894.31	109,242.60		5,143.10	417,152.29
Balance.....	521,952.54	8,263.00	19,049.42	2,147.45		551,412.41

LEDGER ASSETS.

Mortgage loans on real estate.....	\$410,388.25
Loans secured by pledge of bonds, stocks, or other collateral.....	6,000.00
Book value of bonds.....	109,637.25
Deposited in trust companies and banks on interest.....	18,548.70
Fund advance in litigation.....	1,150.00
Furniture and fixtures.....	5,688.21
Total ledger assets.....	551,412.41

NONLEDGER ASSETS.

Interest and rents due and accrued.....	7,806.10
Gross assets.....	559,218.51

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$1,527.50
Furniture and fixtures.....	5,688.21
Fund advances in litigation.....	1,150.00
Total admitted assets.....	8,365.71
Total admitted assets.....	550,852.80

LIABILITIES.

Death claims resisted (3).....	2,231.35
Death claims reported but not yet adjusted (9).....	12,743.70
Total death claims.....	14,975.05
Permanent disability claims due and unpaid.....	80.00
Permanent disability claims adjusted not yet due (35 paid in instalments).....	27,250.00
Permanent disability claims reported but not yet adjusted (7).....	8,750.00
Total permanent disability claims.....	36,080.00
Sick and accident claims reported but not yet adjusted (17).....	2,630.00
Total sick and accident claims.....	2,630.00
Total unpaid claims.....	53,685.05
Salaries, rents, expenses, commissions, etc., due or accrued.....	2,000.00
Advance assessments and overages.....	2,147.45
Total liabilities.....	57,832.50

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	18,531	\$22,199,650.00
Nonaccepted Dec. 31, 1911; accepted 1912.....	1,302	170,100.00
Benefit certificates written during the year.....	5,078	2,833,700.00
Suspended Dec. 31, 1911; reinstated, 1912.....	226	269,700.00
Benefit certificates increased during the year.....		3,485,150.00
Total.....	24,137	28,958,300.00
Deduct terminated or decreased during the year.....	3,276	2,628,200.00
Total benefit certificates in force Dec. 31, 1912.....	20,861	26,330,100.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates written during the year.....	7	4,000.00
Received during the year from members in District of Columbia: Certificate fees.....		8.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	7	10,570.03
Difference in claim and adjustment.....		139.01
Claims (face value) incurred during the year.....	163	216,693.78
Total.....	170	227,402.82
Claims paid during the year.....	157	210,515.62
Balance.....	13	16,887.20
Saved by compromising or scaling down claims during the year.....		884.15
Claims rejected during the year.....		1,028.00
Claims unpaid Dec. 31, 1912.....	12	14,975.05
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	22	13,820.00
Claims incurred during the year.....	39	62,050.00
Total.....	61	75,870.00
Claims paid during the year.....	7	18,790.00
Balance.....	54	57,080.00
Saved by compromising or scaling down claims during the year.....		7,600.00
Claims rejected during the year.....	11	13,400.00
Claims unpaid Dec. 31, 1912.....	43	36,080.00
ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	6	703.33
Claims incurred during the year.....	145	21,740.00
Total.....	151	22,443.33
Claims paid during the year.....	102	15,566.66
Claims rejected during the year.....	32	4,246.67
Claims unpaid Dec. 31, 1912.....	17	2,630.00

UNITED ORDER OF GOLDEN CROSS OF THE WORLD, KNOXVILLE, TENN.

[President, Joseph P. Burlingame; secretary, W. R. Cooper. Incorporated, 1876; commenced business, 1876. Home office, Empire Building, Knoxville, Tenn.]

BALANCE SHEET.

	Mortuary funds.	Emergency funds.	Interest funds.	Expense funds.	Total.
Balance from previous year.....	\$71,969.55	\$85,448.76	.....	\$1,746.16	\$159,164.47

INCOME.

All assessments or premiums.....	\$422,475.98	.....	.....	\$39,313.27	\$461,789.25
Dues and per capita tax.....	.....	.....	.....	974.12	974.12
Fines.....	.....	.....	.....	36.26	36.26
Change certificate fees.....	.....	.....	.....	231.00	231.00
Total received from members.....	422,475.98	.....	.....	40,554.65	463,030.63
Deduct payments returned to applicants and members.....	.....	.....	.....	21.06	21.06
Net amount received from members.....	422,475.98	.....	.....	40,533.59	463,009.57
Interest on bonds.....	.....	.....	\$3,225.00	.....	3,225.00
Interest from all other sources.....	.....	.....	1,958.55	.....	1,958.55
Gross rents from association's property.....	.....	.....	.....	199.80	199.80
Sale of lodge supplies.....	.....	.....	.....	119.22	119.22
Publication of official journal.....	.....	.....	.....	255.00	255.00
Borrowed money.....	.....	.....	.....	11,000.00	11,000.00
Total income.....	422,475.98	.....	5,183.55	52,107.61	479,767.14

DISBURSEMENTS.

Death claims.....	\$417,119.75	.....	.....	.....	\$417,119.75
Commissions and fees paid to deputies and organizers.....	.....	.....	.....	\$1,881.00	1,881.00
Salaries of deputies and organizers.....	.....	.....	.....	11,778.56	11,778.56
Salaries of managers or agents not deputies or organizers.....	.....	.....	.....	2,394.44	2,394.44
Salaries of officers and trustees (?).....	.....	.....	.....	8,550.06	8,550.06
Other compensation of officers and trustees.....	.....	.....	.....	21.00	21.00
Salaries of office employees (8).....	.....	.....	.....	4,999.98	4,999.98
Salaries and fees paid to supreme medical examiners.....	.....	.....	.....	1,015.50	1,015.50
Traveling and other expenses of officers, trustees, and committees.....	.....	.....	.....	667.85	667.85
Insurance department fees.....	.....	.....	.....	187.00	187.00
Rent.....	.....	.....	.....	775.00	775.00
Advertising, printing, and stationery.....	.....	.....	.....	985.35	985.35
Postage, express, telegraph, and telephone.....	.....	.....	.....	1,061.62	1,061.62
Lodge supplies.....	.....	.....	.....	386.48	386.48
Official publication.....	.....	.....	.....	1,026.30	1,026.30
Expense of supreme lodge meeting.....	.....	.....	.....	283.40	283.40
Legal expense in litigating claims.....	.....	.....	.....	2,081.85	2,081.85
Other legal expenses.....	.....	.....	.....	191.50	191.50
Furniture and fixtures.....	.....	.....	.....	40.24	40.24
Taxes, repairs, and other expenses on real estate.....	.....	.....	.....	14.23	14.23
Balance interest on Knapp judgment.....	.....	.....	.....	7.40	7.40
All other disbursements.....	.....	.....	.....	15,063.73	15,063.73
Total disbursements.....	417,119.75	.....	.....	53,362.49	470,482.24
Balance.....	66,871.51	\$101,107.70	.....	470.16	168,449.37

LEDGER ASSETS.

Book value of real estate.....	\$6,500.00
Book value of bonds.....	75,785.57
Deposited in trust companies and banks on interest.....	18,822.13
Cash in association's office, \$18.83; deposited in banks (not on interest), \$67,322.84.....	67,341.67
Total ledger assets.....	168,449.37

NONLEDGER ASSETS.

Interest and rents due and accrued.....	\$1,082.99
Market value of real estate over book value.....	3,500.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge....	32,226.86
Gross assets.....	205,259.22

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	4,595.57
Total admitted assets.....	200,663.65

LIABILITIES.

Death claims due and unpaid (4).....	\$3,750.00
Death claims resisted (5).....	10,255.01
Death claims reported but not yet adjusted (14).....	19,500.00
Total death claims.....	33,505.01
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,662.20
Borrowed money.....	10,000.00
Total liabilities.....	45,167.21

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	17,420	\$17,475,000.00
Benefit certificates written during the year.....	1,828	1,363,318.74
Benefit certificates increased during the year.....		12,500.00
Total.....	19,248	18,850,818.74
Deduct terminated or decreased during the year.....	1,980	1,663,318.74
Total benefit certificates in force Dec. 31, 1912.....	17,268	17,187,500.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	675	874,750.00
Benefit certificates written during the year.....	10	9,500.00
Total.....	685	884,250.00
Deduct terminated or decreased during the year.....	45	53,750.00
Total benefit certificates in force Dec. 31, 1912.....	640	830,500.00
Received during the year from members in District of Columbia: Mortuary, \$24,972.56: expense, \$2,347.90.....		27,320.46
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	24	38,500.00
Claims (face value) incurred during the year.....	324	413,318.74
Total.....	348	451,818.74
Claims paid during the year.....	324	417,119.75
Balance.....	24	34,698.99
Saved by compromising or scaling down claims during the year.....		193.98
Claims rejected during the year (dropped).....	1	1,000.00
Claims unpaid Dec. 31, 1912.....	23	33,505.01
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	2,000.00
Claims (face value) incurred during the year.....	15	23,500.00
Total.....	16	25,500.00
Claims paid during the year.....	13	22,000.00
Claims unpaid Dec. 31, 1912.....	3	3,500.00

SUPREME CONCLAVE IMPROVED ORDER HEPTASOPHS, BALTIMORE, MD.

[Supreme archon, Morris G. Cohen; supreme secretary, Frank E. Pleitner. Incorporated, 1878; commenced business, 1878. Home office, Cathedral and Preston Streets, Baltimore, Md.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$31,381.08	\$886,875.20	\$4,847.62	\$923,103.90

INCOME.

Membership fees actually received.....	-----	-----	\$7,895.00	\$7,895.00
All assessments or premiums:	-----	-----	-----	-----
93 per cent.....	\$1,385,789.52	-----	-----	1,385,789.52
7 per cent.....	-----	-----	104,306.72	104,306.72
Medical examiners' fees actually received.....	-----	-----	10,695.00	10,695.00
Options.....	1,955.00	-----	-----	1,955.00
Total received from members.....	1,387,744.52	-----	122,896.72	1,510,641.24
Interest on bonds.....	-----	\$32,498.13	-----	32,498.13
Interest from all other sources.....	1,791.36	1,055.76	163.08	3,010.20
Sale of lodge supplies.....	-----	-----	1,507.50	1,507.50
Subordinate conclave officers' bonds.....	-----	-----	1,210.90	1,210.90
Fines.....	-----	-----	32.25	32.25
Refund from draft No. 1396, drawn in 1911, com- promised for \$450; original draft, \$800.....	350.00	-----	-----	350.00
Total income.....	1,389,885.88	33,553.89	125,810.45	1,549,250.22

DISBURSEMENTS.

Death claims.....	\$1,543,168.99	-----	-----	\$1,543,168.99
Commissions and fees paid to deputies and organ- izers.....	-----	-----	\$25,983.88	25,983.88
Salaries of organizers.....	-----	-----	11,421.67	11,421.67
Salaries of officers and trustees (5).....	-----	-----	19,000.00	19,000.00
Traveling expenses and per diems of deputies.....	-----	-----	4,995.28	4,995.28
Salaries of committees.....	-----	-----	500.00	500.00
Salaries of office employees (11).....	-----	-----	9,702.13	9,702.13
Salaries and fees paid to supreme medical examiners.....	-----	-----	3,565.00	3,565.00
Salaries and fees paid to subordinate medical ex- aminers.....	-----	-----	7,130.00	7,130.00
Traveling and other expenses of officers, trustees, and committees.....	-----	-----	5,891.85	5,891.85
Insurance department fees.....	-----	-----	588.25	588.25
Rent.....	-----	-----	1,828.00	1,828.00
Advertising, printing, and stationery.....	-----	-----	3,786.81	3,786.81
Postage, express, telegraph, and telephone.....	-----	-----	3,462.17	3,462.17
Lodge supplies.....	-----	-----	1,265.05	1,265.05
Official publication.....	-----	-----	15,784.99	15,784.99
Legal expense in litigating claims.....	-----	-----	150.00	150.00
Other legal expenses.....	-----	-----	170.34	170.34
Furniture and fixtures.....	-----	-----	187.07	187.07
Premium on officers' and organizers' bonds.....	-----	-----	1,520.65	1,520.65
Watches, badges, and gavel.....	-----	-----	87.65	87.65
Loss on sale or maturity of ledger assets (bonds).....	-----	\$7,432.00	-----	7,432.00
All other disbursements.....	-----	-----	3,262.66	3,262.66
Total disbursements.....	1,543,168.99	7,432.00	120,283.45	1,670,884.44
Balance.....	81,248.70	709,846.36	10,374.62	801,469.68

LEDGER ASSETS.

Book value of bonds.....	-----	-----	-----	\$692,185.95
Deposited in banks on interest.....	-----	-----	-----	109,283.73
Total ledger assets.....	-----	-----	-----	801,469.68

NONLEDGER ASSETS.

Interest and rents due and accrued.....	-----	-----	-----	9,241.66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	-----	-----	-----	123,210.60
Options selected by members to be deducted at death, bearing 5 per cent.....	-----	-----	-----	1,289,362.59
Gross assets.....	-----	-----	-----	2,223,284.53

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$46,221.70	
Options selected by members to be deducted at death, bearing 5 per cent	1,289,362.59	
		\$1,335,584.29
Total admitted assets		887,700.24

LIABILITIES.

Death claims reported but not yet adjusted (219).....	347,941.64
Salaries, rents, expenses, commissions, etc., due or accrued.....	4,190.79
Total liabilities.....	352,132.43

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	71,625	\$97,100,000.00
Benefit certificates written during the year.....	7,074	6,467,500.00
Benefit certificates increased during the year.....		30,000.00
Total.....	78,699	103,597,500.00
Deduct terminated or decreased during the year.....	6,363	6,772,500.00
Total benefit certificates in force Dec. 31, 1912.....	72,336	96,825,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	454	727,500.00
Benefit certificates written during the year.....	6	8,000.00
Benefit certificates received by transfer during the year.....	3	3,000.00
Total.....	463	738,500.00
Deduct terminated or decreased during the year.....	40	53,500.00
Total benefit certificates in force Dec. 31, 1912.....	423	685,000.00
Received during the year from members in District of Columbia: Mortuary, \$10,385 38, expense, \$781.70.....		11,167.08
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	205	321,579.59
Claims (face value) incurred during the year.....	1,049	1,663,500.00
Total.....	1,254	1,985,079.59
Claims paid during the year.....	1,032	1,543,168.99
Balance.....	222	441,910.60
Saved by compromising or scaling down claims during the year.....		89,655.62
Claims dropped during the year.....	3	4,313.34
Claims unpaid Dec. 31, 1912.....	219	347,941.64
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	3,000.00
Claims (face value) incurred during the year.....	7	15,000.00
Total.....	8	18,000.00
Claims paid during the year.....	7	14,608.30
Balance.....	1	3,391.70
Saved by compromising or scaling down claims during the year.....		1,391.70
Claims unpaid Dec. 31, 1912.....	1	2,000.00

ORDER OF THE IROQUOIS, BUFFALO, N. Y.

' President, Medford B. Farrington; secretary, Walter A. Rice. Incorporated 1898; commenced business, 1898. Home office 644-646 Ellicott Square, Buffalo, N. Y.]

BALANCE SHEET.

	Benefit funds.	Expense funds.	Total.
Balance from previous year.....	\$39,932.02	\$4,613.70	\$44,545.72

INCOME.

Application fees actually received.....		\$569.00	\$569.00
All other assessments or premiums.....	\$31,400.61	10,718.21	42,118.82
Dues from members at large.....		441.00	441.00
Change of certificates.....		20.00	20.00
Total received from members.....	31,400.61	11,748.21	43,148.82
Deduct payments returned to applicants and members.....		2.50	2.50
Net amount received from members.....	31,400.61	11,745.71	43,146.32
Interest from cash in banks.....	1,366.58	165.97	1,532.55
Sale of lodge supplies.....		126.75	126.75
Collection on checks and postage.....		.62	.62
For repair to lodge seal.....		.25	.25
From express company for lost seal.....		3.40	3.40
From supreme secretary for overpayment on account of extension fund.....		37.50	37.50
Assessments received by supreme secretary from members at large in December and not yet apportioned.....		162.82	162.82
Extension fund in hands of supreme secretary.....		249.19	249.19
Total income.....	32,767.19	12,492.21	45,259.40

DISBURSEMENTS.

Death claims.....	\$38,521.91		\$38,521.91
Commissions and fees paid to deputies and organizers.....		\$1,212.32	1,212.32
Salaries of officers (2).....		3,000.00	3,000.00
Compensation of trustees, per diem.....		400.00	400.00
Salaries of office employees (3).....		1,741.00	1,741.00
Fees paid to supreme medical examiners.....		160.50	160.50
Fees paid to subordinate medical examiners.....		615.50	615.50
Traveling and other expenses of officers.....		416.88	416.88
Insurance department fees.....		115.00	115.00
Rent.....		724.50	724.50
Advertising, printing, and stationery.....		703.15	703.15
Postage, express, telegraph, and telephone.....		585.14	585.14
Lodge supplies.....		232.60	232.60
Legal expense in litigating claims.....		20.00	20.00
Other legal expenses.....		272.50	272.50
All other disbursements.....		571.87	571.87
Total disbursements.....	38,521.91	10,770.96	49,292.87
Balance.....	34,177.30	6,349.95	40,512.25

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$40,050.94
Cash in association's office.....	461.31
Total ledger assets.....	40,512.25

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge....	3,216.50
Office furniture and fixtures.....	\$450.00
Supplies on hand.....	150.00
Gross assets.....	44,328.75

DEDUCT ASSETS NOT ADMITTED.

Office furniture and fixtures.....	450.00
Supplies on hand.....	150.00
Total admitted assets.....	43,728.75

LIABILITIES.

Death claims reported but not yet adjusted (3).....	\$4,825.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	768.73
Total liabilities.....	5,588.73

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	2,487	\$3,549,300.00
Benefit certificates written during the year.....	245	268,425.00
Total.....	2,732	3,812,725.00
Deduct terminated or decreased during the year.....	266	311,700.00
Total benefit certificates in force Dec. 31, 1912.....	2,466	3,501,025.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	16	22,350.00
Received during the year from members in District of Columbia: Mortuary.....		240.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement face of certificates.....	6	6,500.00
Claims (face value) incurred during the year.....	34	44,800.00
Claims (face value) incurred during 1903 by suit on certificate.....	1	1,150.00
Total.....	41	52,450.00
Claims paid during the year.....	38	38,521.91
Balance.....	3	13,928.09
Saved by compromising or scaling down claims during the year.....		9,103.09
Claims unpaid Dec. 31, 1912.....	3	4,825.00

KNIGHTS OF COLUMBUS, NEW HAVEN, CONN.

[President, James A. Flaherty, secretary, Wm. J. Ginley. Incorporated, 1882; commenced business, 1882.
Home office, 956 Chapel Street, New Haven, Conn.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Mortuary reserve fund of 1892.	Building fund.	Expense funds.	Total.
Balance from previous year.....	\$50,000.00	\$3,451,282.66	\$225,065.57		\$14,558.30	\$3,740,906.53

INCOME.

All assessments or premiums.....	\$1,077,987.67					\$1,077,798.67
Dues and per capita tax.....					\$208,165.70	208,165.70
Medical examiner's fees.....					6,805.12	6,805.12
Actually received.....					81.96	81.96
Additional bonding of council officers.....					703.52	703.52
Final withdrawal card fees.....						
Total received from members.....	1,077,987.67				215,756.30	1,293,743.97
Deduct payments returned to applicants and members.....	157.59				102.27	259.86
Net amount received from members.....	1,077,830.08				215,654.03	1,293,484.11

INCOME—Continued.

	Mortuary funds.	Reserve funds.	Mortuary reserve fund of 1892.	Building fund.	Expense funds.	Total.
Interest on mortgage loans.....		\$16,851.51	\$440.00			\$17,291.51
Interest on bonds less accrued interest paid on bonds purchased during 1912 and since written off.....		112,305.09	7,237.70			119,542.79
Interest from all other sources.....	\$1,836.09	2,631.20	111.79		\$1,219.74	5,798.82
Gross rents from association's property, including \$3,600 for association's occupancy of its own buildings.....				\$15,175.00		15,175.00
Sale of lodge supplies.....					15,930.94	15,930.94
Income from advertising, official publication.....					9,622.54	9,622.54
Refund insurance department fees.....					64.00	64.00
Refund bonding subordinate council officers.....					396.32	396.32
Refund furniture and fixtures.....					5.00	5.00
Refund postage, telegraph, telephone, and express.....					1.03	1.03
Refund clerk hire, supreme office on account of fourth degree.....					1,040.00	1,040.00
Fund (nonledger account) to general fund.....					813.43	813.43
Increase by adjustment in book value of ledger assets, bonds.....		2,980.25	8.25			2,988.50
Total income.....	1,079,666.17	134,768.05	7,797.74	15,175.00	244,747.03	1,482,153.99

DISBURSEMENTS.

Death claims.....	\$676,198.87					\$676,198.87
Salaries of managers or agents not deputies or organizers.....					\$2,100.00	2,100.00
Salaries of officers and trustees (4).....					13,500.00	13,500.00
Other compensation of officers and trustees.....					1,815.00	1,815.00
Salaries and other compensation of committees.....					3,949.96	3,949.96
Salaries of office employees (41).....					29,426.50	29,426.50
Salaries and fees paid to supreme medical examiners.....					6,851.50	6,851.50
Traveling and other expenses of officers, trustees, and committees.....					14,823.71	14,823.71
Insurance department fees.....					1,201.10	1,201.10
Rent, including \$3,600 for association's occupancy of its own buildings.....					3,600.00	3,600.00
Advertising, printing, and stationery.....					5,873.36	5,873.36
Postage, express, telegraph, and telephone.....					7,564.98	7,564.98
Lodge supplies.....					7,990.27	7,990.27
Official publication.....					56,590.01	56,590.01
Expense of supreme lodge meeting.....					31,803.00	31,803.00
Legal expense in litigating claims.....					671.29	671.29
Other legal expenses.....					5,705.55	5,705.55
Furniture and fixtures.....					806.47	806.47

DISBURSEMENTS—Continued.

	Mortuary funds.	Reserve funds.	Mortuary reserve fund of 1892.	Building fund.	Expense funds.	Total.
Taxes, repairs, and other expenses on real estate.				\$8,137.87		\$8,137.87
Actuary, fees and expenses.					\$2,234.00	2,234.00
Decrease by adjustment in book value of ledger assets—bonds.		\$1,271.28	\$211.38			1,482.66
All other disbursements.					44,083.57	44,083.57
Total disbursements.	\$676,198.87	1,271.28	211.38	8,137.87	240,590.27	926,409.67
Balance.	50,000.00	3,995,283.86	232,651.93		18,715.06	4,296,650.85

LEDGER ASSETS.

Book value of real estate.	\$191,642.24
Mortgage loans on real estate.	465,500.00
Book value of bonds.	3,543,029.00
Deposited in trust companies and banks on interest.	93,607.32
Deposited in banks (not on interest).	2,872.29
Total ledger assets.	4,296,650.85

NONLEDGER ASSETS.

Interest and rents due and accrued.	58,053.82
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.	965.29
Furniture and fixtures.	\$11,576.99
Supplies (inventory).	6,146.65
Per capita tax due from subordinate councils.	2,995.42
Supreme physician fees due from subordinate councils.	202.88
Supplies.	635.47
	21,557.41
Gross assets.	4,377,227.87

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.	\$12,120.00
Book value of real estate over market value.	14,992.24
Book value of bonds over market value.	233,632.20
Furniture and fixtures.	11,576.99
Supplies (inventory).	6,146.65
Per capita tax, supreme physician fees, and supplies due from subordinate councils.	3,833.77
	282,301.85
Total admitted assets.	4,094,925.52

LIABILITIES.

Death claims due and unpaid (5).	\$5,250.00
Death claims resisted (4).	4,000.00
Death claims reported but not yet adjusted (85).	90,000.00
Total death claims.	99,250.00
Salaries, rents, expenses, commissions, etc., due or accrued.	3,617.75
Total liabilities.	102,867.75

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business o. the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.	86,257	\$90,283,000.00
Benefit certificates written during the year.	11,593	12,571,000.00
Total.	97,850	102,854,000.00
Deduct terminated or decreased during the year.	4,556	4,786,100.00
Total benefit certificates in force Dec. 31, 1912.	93,294	98,067,900.00

EXHIBIT—Continued.

	Number.	Amount.
CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	291	\$302,000.00
Benefit certificates written during the year.....	36	39,000.00
Total.....	327	341,000.00
Deduct terminated or decreased during the year.....	9	9,000.00
Total benefit certificates in force Dec. 31, 1912.....	318	332,000.00
Received during the year from members in District of Columbia Mortuary, \$3,912.70; expense, \$1,242.25.....		5,154.95
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	76	76,333.35
Claims (face value) incurred during the year includes \$2,115.52, interest and cost.....	660	701,115.52
Total.....	736	777,448.87
Claims paid during the year.....	640	676,198.87
Balance.....	96	101,250.00
Claims rejected during the year.....	2	2,000.00
Claims unpaid Dec. 31, 1912.....	94	99,250.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	1,000.00
Claims (face value) incurred during the year.....	4	4,000.00
Total.....	5	5,000.00
Claims paid during the year.....	5	5,000.00

KNIGHTS OF THE MACCABEES OF THE WORLD, DETROIT, MICH.

[President, D. P. Markey; secretary, L. E. Sisler; incorporated, 1885; commenced business, 1883. Home office, 1021 Woodward Avenue, Detroit, Mich.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Relief No. 1.	Relief No. 2.	Sick and accident.	Expense funds.	Total.
Balance from previous year.....	\$385,188.74	\$10,065,776.69	\$65,801.44	\$1,034.58	\$22,146.18	\$91,073.94	\$10,631,021.57

INCOME.

Assessments or premi- ums during first 12 months of member- ship of which all or an extra percentage is used for expenses..	\$68,713.00		\$1,794.00	\$8,970.00	\$7,644.00	\$194,921.65	\$282,042.65
All other assessments or premiums.....	3,919,485.75		31,006.15	155,030.75	84,305.76	21,458.74	4,211,287.15
Dues and per capita tax.....						344,211.40	344,211.40
Total received from members.....	3,988,198.75		32,800.15	164,000.75	91,949.76	560,591.79	4,837,541.20
Deduct payments re- turned to applicants and members.....	2,950.48				124.62		3,075.10
Net amount re- ceived from members.....	3,985,248.27		32,800.15	164,000.75	91,825.14	560,591.79	4,834,466.10
Interest on bonds.....	488,007.86		5,236.25		11,535.00		504,779.11
Interest from all other sources.....	15,979.80		1,975.50	96.69	1,025.61	533.54	19,611.14

INCOME—Continued.

	Mortuary funds.	Reserve funds.	Relief No. 1.	Relief No. 2.	Sick and accident.	Expense funds.	Total.
Gross rents from association's property, including \$3,000 for association's occupancy of its own buildings.....	\$3,000.00					\$2,125.00	\$5,125.00
Sale of lodge supplies.....						7,113.55	7,113.55
Official publication.....						3,361.56	3,361.56
Gross profits on sale or maturity of ledger bonds.....		\$1,264.00					1,264.00
Gross increase by adjustment in book value of ledger assets (bonds).....		1,619.80					1,619.80
Total income.....	4,492,235.93	2,883.80	\$40,011.90	\$164,097.44	\$104,385.75	573,725.44	5,377,340.26

DISBURSEMENTS.

Death claims.....	\$3,619,521.25						\$3,619,521.25
Permanent disability claims.....	275,056.96						275,056.96
Sick and accident claims.....					\$79,526.00		79,526.00
Relief to distressed members.....			\$5,224.46				5,224.46
Total benefits paid.....	3,894,578.21		5,224.46		79,526.00		3,979,328.67
Commissions and fees paid to deputies and organizers.....				\$70,492.30		\$148,463.95	218,956.25
Salaries of managers or agents not deputies or organizers.....				\$6,598.44		203,064.54	289,662.98
Salaries of officers and trustees (13).....						24,340.00	24,340.00
Salaries of office employees (70).....						65,872.61	65,872.61
Salaries and fees paid to supreme medical examiners.....						9,787.38	9,787.38
Traveling and other expenses of officers, trustees, and committees.....						3,669.18	3,669.18
Insurance department fees.....						1,614.75	1,614.75
Rent, including \$3,000 for association's occupancy of its own buildings.....						3,630.00	3,630.00
Advertising, printing, and stationery.....						20,671.57	20,671.57
Postage, express, telegraph, and telephone.....						14,263.41	14,263.41
Lodge supplies.....						12,481.02	12,481.02
Official publication.....						46,236.19	46,236.19
Expense of supreme lodge meeting.....						70.80	70.80
Legal expense in litigating claims.....				4,341.51		5,343.81	9,685.32
Other legal expenses.....				628.33		1,434.82	2,058.15
Furniture and fixtures.....						1,884.06	1,884.06
Taxes, repairs, and other expenses on real estate.....						1,970.93	1,970.93
Decrease by adjustment in book value of ledger assets (bonds).....		\$18,564.59					18,564.59
All other disbursements.....	12,713.30		796.22		161.93	3,881.45	17,552.90
Total disbursements.....	3,907,291.51	18,564.59	6,020.68	162,055.58	79,687.93	568,680.47	4,742,300.76
Balance.....	502,190.36	10,582,459.77	42,366.59	3,076.44	39,849.00	96,118.91	11,266,061.07

LEDGER ASSETS.

Book value of real estate.....	\$125,000.00
Book value of bonds.....	10,582,459.77
Deposited in trust companies and banks on interest.....	555,947.22
Cash in association's office, \$1,225; deposited in banks (not on interest), \$1,429.08.....	2,654.08
Total ledger assets.....	11,266,061.07

NONLEDGER ASSETS.

Interest and rents due and accrued.....	215,313.11
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	349,000.00
Furniture and fixtures.....	16,915.37
Gross assets.....	11,847,289.55

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$14,195.00
Book value of bonds over market value.....	17,581.06
Furniture and fixtures.....	16,915.37
Bonds in default.....	93,990.00
	142,681.43
Total admitted assets.....	11,704,608.12

LIABILITIES.

Death claims due and unpaid (120).....	163,877.75
Death claims resisted (15).....	22,892.00
Death claims reported but not yet adjusted (95).....	118,750.00
Present value of deferred death and disability claims payable in installments.....	646,195.52
Total death claims.....	951,715.27
Sick and accident claims due and unpaid (21).....	676.00
Total unpaid claims.....	952,391.27
Salaries, rents, expenses, commissions, etc., due or accrued.....	17,527.10
Total liabilities.....	969,918.37

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	271,784	\$333,665,582.21
Benefit certificates written during the year.....	34,426	37,037,500.00
Total.....	306,210	370,703,082.21
Deduct terminated or decreased during the year.....	34,803	38,731,036.63
Total benefit certificates in force Dec. 31, 1912.....	271,407	331,972,045.58
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	1,522	1,777,000.00
Benefit certificates written during the year.....	100	79,500.00
Total.....	1,622	1,856,500.00
Deduct terminated or decreased during the year.....	118	322,500.00
Total benefit certificates in force Dec. 31, 1912.....	1,504	1,534,000.00
Received during the year from members in District of Columbia: Mortuary, \$21,840.73; sick and accident, \$592.07; expense, \$2,005.88.....		24,438.68
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	253	320,923.41
Claims (face value) incurred during the year.....	2,740	3,711,475.82
Total.....	2,993	4,032,399.23
Claims paid during the year.....	2,763	3,619,521.25
Balance.....	230	412,877.98
Claims unpaid Dec. 31, 1912.....	230	305,519.75
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	15	11,500.00
Claims paid during the year.....	13	10,200.00
Claims unpaid Dec. 31, 1912.....	2	1,300.00

EXHIBITS—Continued.

	Number	Amount.
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1,057	\$1,118,600.11
Claims incurred during the year.....	403	650,730.26
Total.....	1,460	1,769,330.37
Claims paid during the year.....	152	275,056.96
Balance.....	1,308	1,494,273.41
Claims rejected during the year.....	165	189,082.13
Claims unpaid Dec. 31, 1912.....	1,143	1,196,658.37
<i>District of Columbia claims</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	7	4,350.24
Claims incurred during the year.....	5	6,000.00
Total.....	12	10,000.00
Claims paid during the year.....		1,100.00
Claims unpaid Dec. 31, 1912.....	12	9,250.24
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	60	1,046.00
Claims incurred during the year.....	3,720	79,156.00
Total.....	3,780	80,202.00
Claims paid during the year.....	3,759	79,526.00
Claims unpaid Dec. 31, 1912.....	21	676.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	10.00
Claims incurred during the year.....	22	656.00
Total.....	23	666.00
Claims paid during the year.....	23	666.00

KNIGHTS OF MODERN MACCABEES, PORT HURON, MICH.

[President, George S. Lovelace; secretary, A. M. Slay; incorporated, 1881; commenced business, 1881. Home office, Port Huron, Mich.]

BALANCE SHEET.

	Building fund.	Mortuary funds.	Reserve funds.	Disability funds.	Sick and accident funds.	Health and accident funds.	Expense funds.	Total.
Balance from previous year.....	\$84,561.03	\$219,719.97	\$129,655.78	\$1,065.02	\$16,032.41	\$2,937.87	\$106.01	\$453,678.09

INCOME.

Membership fees actually received.....							\$5,716.41	\$5,716.41
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....		\$169,368.25						169,368.25
All other assessments or premiums.....		1,239,105.70			\$1,494.91	\$11,168.57		1,251,759.18
Dues and per capita tax.....							97,337.65	97,337.65
Medical examiners' fees actually received.....							1,556.15	1,556.15
Total received from members.....		1,408,473.95			1,494.91	11,168.57	104,610.21	1,525,737.64
Deduct payments returned to applicants and members.....		1,025.57				3.00	4.45	1,033.02
Net amount received from members.....		1,407,448.38			1,494.91	11,165.57	104,605.76	1,524,704.62
Interest on bonds.....			\$8,044.00					8,044.00
Interest from all other sources on deposits.....			182.51	\$4,955.03		59.14	120.03	5,316.71
Gross rents from association's property, including \$2,000 for association's occupancy of its own buildings.....								
Sale of lodge supplies.....							3,290.00	3,290.00
Rebate and discount on bonds.....			175.48				5,535.50	5,535.50
From office fund.....							7,000.00	7,000.00
Borrowed money.....							7,000.00	7,000.00
Total income.....		1,407,448.38	8,401.99	4,955.03	1,494.91	11,214.71	127,557.29	1,561,072.31

DISBURSEMENTS.

Death claims.....	\$1,073,096.55						\$1,073,096.55
Permanent disability claims.....							79,435.51
Orphan benefits.....							162,172.95
Health and accident.....						\$7,752.01	7,752.01
Total benefits paid.....	1,073,096.55					7,752.01	1,322,457.02
Commissions, salaries, and fees paid to deputies and organizers.....							\$73,123.28
Expenses of deputies and organizers.....							26,426.55
Salaries of managers or agents not deputies or organizers.....							16,560.10
Salaries of office employees (52).....						1,034.00	37,656.16
Salaries and fees paid to supreme medical examiners.....						51.80	1,447.40
Auditing of rent accounts.....							841.71
Traveling and other expenses of officers, trustees, and committees.....							2,498.18
Borrowed money repaid.....							60,500.00
Insurance department fees.....							449.97
Rent, including \$2,000 for association's occupancy of its own buildings.....							2,111.00
Advertising, printing, and stationery.....							10,949.15
Postage, express, telegraph, and telephone.....						31.30	6,372.67
Lodge and office supplies.....						236.90	5,355.79
Official publication.....							8,365.30
Expense of supreme lodge meeting.....							81.44
Legal expense in litigating claims.....						4.00	869.14
Other legal expenses.....							813.04
Furniture and fixtures.....							230.80
Taxes, repairs, and other expenses on real estate.....							1,055.56
Decrease by adjustment in book value of ledger assets:							
Real estate.....	\$19,061.03						19,061.03
Bonds.....							483.77
All other disbursements.....							27,657.80
Total disbursements.....	1,073,096.55					9,110.01	1,626,209.29
Balance.....	19,061.03					5,042.57	388,451.11
							14,736.61
							282,294.94
							28,206.33
							1,626,209.29
							388,451.11

LEDGER ASSETS.

Book value of real estate	\$65,500.00
Book value of bonds	163,510.38
Deposited in trust companies and banks on interest	159,440.73
Total ledger assets	388,451.11

NONLEDGER ASSETS.

Interest and rents due and accrued	2,516.39
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	\$117,372.83
Tax actually collected by subordinate lodges not yet turned over to supreme lodge	47,933.25
Gross assets	165,306.08
	556,273.58

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds, North Denver irrigation, 1911-12	780.00
Book value of bonds over market value	4,473.38
Total admitted assets	551,020.20

LIABILITIES.

Death claims resisted (5)	\$7,000.00
Death claims reported but not yet adjusted (63)	70,290.54
Total death claims	77,290.54
Permanent-disability claims due and unpaid	1,500.00
Old age and other benefits due and unpaid	8,073.90
Salaries, rents, expenses, commissions, etc., due or accrued	6,791.94
Borrowed money	14,000.00
Advance assessments	573.83
Total liabilities	108,230.21

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	73,309	\$90,025,250.00
Benefit certificates written during the year	6,020	6,425,000.00
Benefit certificates increased during the year		624,000.00
Total	79,329	97,074,250.00
Deduct terminated or decreased during the year	13,205	18,712,750.00
Total benefit certificates in force Dec. 31, 1912	64,124	78,361,500.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	241	250,750.00
Benefit certificates written during the year	1	1,000.00
Total	242	251,750.00
Deduct terminated or decreased during the year	30	24,000.00
Total benefit certificates in force Dec. 31, 1912	212	227,750.00
Received during the year from members in District of Columbia: Mortuary, \$2,907.54; health and accident, \$12; expense, \$255.25		3,174.79
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	89	110,850.00
Claims (face value) incurred during the year	902	1,114,845.89
Total	991	1,225,695.89
Claims paid during the year	922	1,073,096.55
Balance	69	152,599.34
Saved by compromising or scaling down claims during the year		74,308.80
Claims rejected during the year	1	1,000.00
Claims unpaid Dec. 31, 1912	68	77,290.54

EXHIBITS—Continued.

	Number.	Amount.
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	671	\$589, 507. 15
Claims incurred during the year.....	164	210, 742. 95
Total.....	835	800, 250. 10
Claims paid during the year.....	159	240, 745. 29
Balance.....	676	559, 504. 81
Saved by compromising or scaling down claims during the year.....		150. 00
Claims on list Dec. 31, 1912.....		559, 354. 81
Held till death.....		186, 051. 12
To be paid in installments.....		373, 303. 69
HEALTH AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	10	471. 83
Claims incurred during the year.....	228	7, 597. 52
Total.....	238	8, 069. 35
Claims paid during the year.....	230	7, 752. 01
Claims unpaid Dec. 31, 1912.....	8	317. 34
OLD AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	857	921, 872. 14
Claims incurred during the year.....	396	558, 928. 35
Total.....	1, 253	1, 480, 800. 49
Claims paid during the year.....	56	211, 937. 29
Balance.....	1, 197	1, 268, 863. 20
Held till death.....		342, 559. 93
To be paid in future installments.....		926, 303. 27
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	1	2, 000. 00
Claims paid during the year.....		200. 00
Balance.....	1	1, 800. 00
Held till death.....		400. 00
To be paid in future installments.....	1	1, 400. 00

LADIES OF THE MACCABEES OF THE WORLD, PORT HURON, MICH.

[President, Miss Bina M. West; secretary, Miss Frances D. Partridge; incorporated, 1897; commenced business, 1892. Home office, Maccabee Temple, Port Huron, Mich.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.	\$91,733.34	\$5,369,902.95	\$75,271.03	\$5,536,907.32

INCOME.

Membership fees actually received.			\$16,847.50	\$16,847.50
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.	\$66,091.21		100,722.67	166,813.88
All other assessments or premiums.	1,396,175.69		26,517.50	1,422,693.19
Dues and per capita tax.			183,913.69	183,913.69
Medical examiners' fees actually received.			4,418.25	4,418.25
Total received from members.	1,462,266.90		332,419.61	1,794,686.51
Deduct payments returned to applicants and members.	558.53		2,719.80	3,278.33
Net amount received from members.	1,461,708.37		329,699.81	1,791,408.18
Interest on bonds.		\$255,967.86	1,361.67	257,329.53
Interest from all other sources.	2,599.84	1,008.82	489.99	4,098.65
Gross rents from association's property.		1,173.33	3,686.67	4,860.00
Bonds, subordinate hive officers.			510.64	510.64
Defunct hive funds.			9.98	9.98
Hospital home fund.			361.97	361.97
Relief fund.			579.79	579.79
Gross profit—on sale or maturity of ledger assets, viz: Bonds.		34.25		34.25
Gross increase by adjustment in book value of ledger assets: Bonds.		534.95		534.95
Total income.	1,464,308.21	258,719.21	336,700.52	2,059,727.94

DISBURSEMENTS.

Death claims.	\$881,628.51			\$881,628.51
Permanent disability claims.	15,237.91			15,237.91
Total benefits paid.	896,866.42			896,866.42
Commissions and fees paid to deputies and organizers.			\$47,357.20	47,357.20
Salaries of deputies and organizers.			78,161.18	78,161.18
Salaries of managers or agents not deputies or organizers.			48,214.21	48,214.21
Salaries of officers and trustees (9).			11,825.00	11,825.00
Salaries of office employees (70).			36,933.01	36,933.01
Salaries and fees paid to subordinate medical examiners.			368.00	368.00
Traveling and other expenses of officers, trustees, and committees.			6,485.70	6,485.70
Insurance department fees.			1,225.46	1,225.46
Rent.			5,643.86	5,643.86
Advertising, printing, and stationery.			13,496.23	13,496.23
Postage, express, telegraph, and telephone.			8,450.75	8,450.75
Lodge supplies.			551.79	551.79
Official publication.			22,232.10	22,232.10
Legal expense in litigating claims.			32,199.43	32,199.43
Other legal expenses.			600.00	600.00
Furniture and fixtures.			686.15	686.15
Taxes, repairs, and other expenses on real estate.			1,435.65	1,435.65
Gross loss on sale or maturity of ledger assets: Bonds.		\$401.74		401.74
Gross decrease by adjustment in book value of ledger assets: Bonds.		21,179.47		21,179.47
All other disbursements.			15,516.33	15,516.33
Total disbursements.	896,866.42	21,581.21	331,452.28	1,249,899.91
Balance.	659,175.13	5,607,040.95	80,519.27	6,346,735.35

LEDGER ASSETS.

Book value of real estate.....	\$88,000.00
Book value of bonds.....	6,007,624.69
Deposited in trust companies and banks on interest.....	232,435.40
Cash in association's office.....	18,675.26
Total ledger assets.....	6,346,735.35

NONLEDGER ASSETS.

Interest and rents due and accrued.....	61,515.78
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	132,000.00
Per capita tax on benefit members now in hands of record keepers.....	\$14,000.00
Per capita tax on social members now in hands of record keepers.....	5,000.00
Furniture, fixtures, and safes.....	10,914.75
Supplies, printed matter, and stationery.....	15,257.56
	45,172.31
Gross assets.....	6,585,423.44

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	10,914.75
Supplies, printed matter, and stationery.....	15,257.56
	26,172.31
Total admitted assets.....	6,559,251.13

LIABILITIES.

Death claims resisted (2).....	\$2,000.00
Death claims reported but not yet adjusted (108).....	85,075.00
Present value of deferred death and disability claims payable in installments.....	20,938.38
Total death claims.....	108,013.38
Salaries, rents, expenses, commissions, etc., due or accrued.....	27,159.54
Total liabilities.....	135,172.92

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	142,145	\$109,696,054.68
Benefit certificates written during the year.....	15,267	11,318,500.00
Total.....	157,412	121,014,554.68
Deduct terminated or decreased during the year.....	10,635	7,598,854.51
Total benefit certificates in force Dec. 31, 1912.....	146,777	113,415,700.17
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	1,177	693,800.00
Benefit certificates written during the year.....	109	65,750.00
Total.....	1,286	759,550.00
Deduct terminated or decreased during the year.....	130	63,349.62
Total benefit certificates in force Dec. 31, 1912.....	1,156	696,200.38
Received during the year from members in District of Columbia: Mortuary, \$6,300.17; reserve, \$4,046.64; expense, \$2,427.09.....		12,773.90
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	105	91,733.34
Claims (face value) incurred during the year.....	1,109	898,939.47
Total.....	1,214	990,672.81
Claims paid during the year.....	1,099	881,628.51
Balance.....	115	109,044.30
Saved by compromising or scaling down claims during the year.....		17,469.30
Claims rejected during the year.....	5	4,500.00
Claims unpaid Dec. 31, 1912.....	110	87,075.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	500.00
Claims (face value) incurred during the year.....	4	2,500.00
Total (paid).....	5	3,000.00
PERMANENT DISABILITY CLAIMS		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	75	15,237.91

LADIES OF THE MODERN MACCABEES, PORT HURON, MICH.

[President, Mrs. Frances Burnes; secretary, Miss Emma Bower; incorporated, 1891; commenced business, 1890. Home office, Modern Maccabees Temple, Port Huron, Mich.]

BALANCE SHEET.

	Washing- ton bed funds.	Suffrage funds.	Mortuary funds.	Surplus reserve funds.	Old age funds.	Upper peninsular bed funds.	Fire sufferers' relief.	General expense funds.	Total.
Balance from previous year			\$106,801.07	\$337,539.52	\$42,931.82	\$4,933.92	\$284.66	\$146,122.88	\$638,613.87

INCOME

Certificate fees actually received.....								\$437.00	\$437.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....			\$14,335.46						14,335.46
All other assessments or premiums.....			517,322.46						517,322.46
Dues and per capita tax.....								46,491.90	46,491.90
Medical examiners' fees actually received.....								706.25	706.25
Withdrawal card fees.....								161.00	161.00
Total received from members.....			531,657.92						531,657.92
Deduct payments returned to applicants and members.....			92.58					47,796.15	579,454.07
Net amount received from members.....									92.58
Interest on bonds.....			531,655.34					47,796.15	\$79,381.49
Interest from all other sources, bank interest.....			4,602.50	\$18,049.16					22,651.66
Miscellaneous.....			1,468.28	274.70	\$1,474.11	\$206.06	\$5.85	3,073.53	6,508.53
Sale of lodge supplies.....								189.57	189.57
Advertising.....								2,157.00	2,157.00
Premium on schedule loans.....								193.73	193.73
Miscellaneous.....								646.39	646.39
Contribution Upper Peninsula bed fund.....						1.07		189.57	189.57
Contribution Washington bed fund.....									1.07
Contribution suffrage fund.....	\$181.17								181.17
Contribution fire sufferers' relief.....		\$85.05							85.05
Sale of stamps.....							17.82		17.82
Retund on amount allowed great hive officers for trips made in interest of order.....								2.43	2.43
Retund on amount allowed for public installment.....								201.60	201.60
Retund on prize claims.....								213.51	213.51
Retund on warrants.....								11.40	11.40
Gross increase by adjustment in book value of bonds.....				72.00				241.86	241.86
Total income.....	181.17	85.05	537,636.12	18,395.86	1,474.11	207.13	23.07	54,733.27	612,736.38

LEDGER ASSETS.

Book value of bonds	\$460,600.00
Deposited in trust companies and banks on interest	292,359.63
Total ledger assets	752,959.63

NONLEDGER ASSETS.

Interest and rents due and accrued	4,789.56
Market value of bonds and stocks over book value	8,204.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge ..	42,754.08
Special fund in hands of great commander ¹	\$700.00
Special fund in hands of great record keeper ¹	4,000.00
Contingent fund in hands of great record keeper ¹	587.94
	5,287.94
Total admitted assets	813,995.21

LIABILITIES.

Death claims due and unpaid, balances	\$1,383.12
Death claims resisted (5)	4,500.00
Death claims reported but not yet adjusted (46)	37,408.01
Total death claims	43,291.13
Permanent disability claims due and unpaid (11)	449.03
Old-age and other benefits due and unpaid (3)	1,519.65
Total unpaid claims	45,259.81
Salaries, rents, expenses, commissions, etc., due or accrued	6,445.41
Total liabilities	51,705.22

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	41,722	\$32,673,500.00
Benefit certificates written during the year	2,496	1,588,500.00
Total	44,218	34,262,000.00
Deduct terminated or decreased during the year	5,581	4,519,250.00
Total benefit certificates in force Dec. 31, 1912	38,637	29,742,750.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	70	33,750.00
Deduct terminated or decreased during the year	7	3,750.00
Total benefit certificates in force Dec. 31, 1912	63	30,000.00
Received during the year from members in District of Columbia: Mortuary, \$323.10, expense, \$68		391.10
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	64	47,810.48
Claims (face value) incurred during the year	403	323,707.53
Total	467	371,518.01
Claims paid during the year	411	310,668.93
Balance	56	60,849.08
Loans on certificates		12,604.90
Saved by compromising or scaling down claims during the year		1,134.23
Claims dropped during the year	5	3,818.82
Claims unpaid Dec. 31, 1912	51	43,291.13
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement (semiannual payments)	18	847.16
Claims incurred during the year	351	15,986.67
Total	369	16,833.83
Claims paid during the year	128	14,909.80
Balance	41	1,924.03
Transferred to death claims (4), \$200; transferred to old age (2), \$100	6	300.00
Claims rejected during the year	24	1,175.00
Claims unpaid Dec. 31, 1912	11	449.03

¹ The above officers are under bond.

EXHIBITS—Continued.

	Number.	Amount.
MATERNITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid)	10	\$500. 00
OLD-AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	22	2, 156. 52
Claims incurred during the year	121	60, 288. 09
Total	143	62, 444. 61
Claims paid during the year	130	60, 449. 96
Balance	13	1, 994. 65
Saved by compromising or scaling down claims during the year (error in 1911) ..	6	275. 00
Claims dropped during the year	4	200. 00
Claims unpaid Dec. 31, 1912	3	1, 519. 65

LOYAL GUARD, FLINT, MICH.

[President, Edwin O. Wood; secretary, F. H. Rankin. Incorporated, 1895; commenced business, 1895.
Home office, Flint, Mich.]

BALANCE SHEET.

	Mortuary funds.	Expense funds.	Total.
Balance from previous year	\$243,028 27	\$1, 169. 50	\$244, 197. 77

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses. All other assessments or premiums, including certificate contribution.		\$819. 18	\$819. 18
Dues and per capita tax	\$51, 438. 00	26, 163. 09	77, 601. 09
Certificate fees		548. 25	548. 25
		82. 00	82. 00
Total received from members	51, 438. 00	27, 612. 52	79, 050. 52
Deduct payments returned to applicants and members	29. 88		29. 88
Net amount received from members	51, 408. 12	27, 612. 52	79, 020. 64
Interest on mortgage and contract loans	6, 090. 12		6, 090. 12
Interest from all other sources	3, 875. 15		3, 875. 15
Gross rents from association's property	1, 293. 01	2, 171. 30	3, 464. 31
Sale of lodge supplies		1. 00	1. 00
Sale of furniture, etc		37. 50	37. 50
Gross profits on sale or maturity of ledger assets (real estate) ..	7, 000. 00		7, 000. 00
Total income	69, 666. 40	29, 822. 32	99, 488. 72

DISBURSEMENTS.

Death claims	\$78, 150. 00		\$78, 150. 00
Commissions and fees paid to deputies and organizers		\$88. 00	88. 00
Salaries of deputies and organizers		2, 279. 40	2, 279. 40
Expenses, deputies or organizers		1, 069. 95	1, 069. 95
Salaries of officers and trustees (6)		8, 880. 00	8, 880. 00
Salaries of office employees		2, 884. 36	2, 884. 36
Salary paid to supreme medical examiner		2, 500. 00	2, 500. 00
Traveling and other expenses of officers, trustees, and committees		1, 164. 77	1, 164. 77
Insurance department fees		121. 20	121. 20
Rent		700. 00	700. 00
Advertising, printing, and stationery		564. 94	564. 94
Postage, express, telegraph, and telephone		936. 46	936. 46
Lodge supplies		41. 14	41. 14
Official publication		2, 399. 84	2, 399. 84
Other legal expenses		2, 638. 00	2, 638. 00
Furniture and fixtures		319. 15	319. 15
Taxes, repairs, and other expenses on real estate		1, 846. 30	1, 846. 30
All other disbursements		351. 43	351. 43
Total disbursements	78, 150. 00	28, 784. 94	106, 934. 94
Balance	234, 544. 67	2, 206. 88	236, 751. 55

LEDGER ASSETS.

Book value of real estate.....	\$87,944.00
Mortgage and contract loans on real estate.....	115,445.94
Deposited in trust companies and banks on interest.....	30,050.00
Deposited in banks (not on interest).....	3,311.61
Total ledger assets.....	236,751.55

NONLEDGER ASSETS.

Interest and rents due and accrued.....	1,992.48
Total admitted assets.....	238,744.03

LIABILITIES.

Advance assessments paid by members.....	607.83
--	--------

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	4,542	\$5,058,000.00
Benefit certificates written during the year.....	37	28,250 00
Total.....	4,579	5,086,250 00
Deduct terminated or decreased during the year.....	288	230,500 00
Total benefit certificates in force Dec. 31, 1912.....	4,291	4,855,750.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	58	56,500.00
Benefit certificates written during the year.....	3	2,000.00
Total.....	61	58,500 00
Deduct terminated or decreased during the year.....	2	1,000.00
Total benefit certificates in force Dec. 31, 1912.....	59	57,500.00
Received during the year from members in District of Columbia: Mortuary, \$706.90; expense, \$391.85.....		1,098.75
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year paid.....	66	78,150.00

MODERN BROTHERHOOD OF AMERICA, MASON CITY, IOWA

[President, T. B. Hanley; secretary, E. L. Balz; incorporated, 1897; commenced business, 1897. Home office, Mason City, Iowa.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Suspense funds.	Expense funds.	Total.
Balance from previous year.....	\$21,262.30	\$1,030,154.12	\$9,800.31	\$6,980.07	\$1,025,672.20
Less suspense account in 1911.....			9,800.31		9,800.31
Balance.....					1,015,871.89

INCOME.

Membership fees actually received.....			\$139,700.78	\$139,700.78
All other assessments or premiums.....	\$1,125,264.81	\$80,694.00		1,205,958.81
Dues and per capita tax.....			243,095.62	243,095.62
Other payments by members.....			6,182.19	6,182.19
Suspense account.....			\$24,020.71	24,020.71
Total received from members.....	1,125,264.81	80,694.00	24,020.71	1,209,979.52
Deduct payments returned to applicants and members.....	2,131.08	170.00		2,301.08
Net amount received from members.....	1,123,133.73	80,524.00	24,020.71	1,207,678.44
Interest on mortgage loans.....		19,170.60		19,170.60
Interest on bonds.....		27,351.09		27,351.09
Interest from all other sources.....		603.59	3,422.26	3,976.94

INCOME—Continued.

	Mortuary funds.	Reserve funds.	Suspense funds.	Expense funds.	Total.
Sale of lodge supplies				\$4,070.46	\$4,070.46
Miscellaneous				9.00	9.00
Rewriting certificates				730.57	730.57
Premium surety bonds				3,974.26	3,974.26
Advertising, official paper				3,343.28	3,343.28
Field work and field expense				13,000.00	13,000.00
Local funds from suspended lodge				328.04	328.04
License fees, South Dakota lodges				46.00	46.00
Return amounts paid on bonds				27.13	27.13
Exchange items				2.35	2.35
Field-work refunds				23.50	23.50
Total income	\$1,123,133.73	\$127,648.68	\$24,020.71	410,828.58	1,685,631.70

DISBURSEMENTS.

Death claims	\$1,136,836.43				\$1,136,836.43
Permanent disability claims	31,461.54				31,461.54
Sick and accident claims	29,335.83				29,335.83
Old-age benefits	34,803.00				34,803.00
Total benefits paid	1,232,436.80				1,232,436.80
Commissions and fees paid to deputies and organizers				\$200,786.63	200,786.63
Salaries of officers and trustees (3)				13,200.00	13,200.00
Salaries and other compensation of committees				1,264.75	1,264.75
Salaries of office employees (105)				47,288.56	47,288.56
Traveling and other expenses of officers, trustees, and committees				1,218.82	1,218.82
Insurance department fees				1,279.43	1,279.43
Rent, including light				5,671.25	5,671.25
Advertising, printing, and stationery				19,347.91	19,347.91
Postage, express, telegraph, and telephone				25,130.03	25,130.03
Lodge supplies				3,430.55	3,430.55
Official publication				19,960.58	19,960.58
Legal expense in litigating claims				13,587.70	13,587.70
Furniture and fixtures				3,724.08	3,724.08
Assets and dues, fraternal associa- tion				232.00	232.00
Rent, typewriters and adding ma- chines				241.80	241.80
Miscellaneous				1,672.65	1,672.65
All other disbursements				27,300.11	27,300.11
Total disbursements	1,232,436.80			385,336.85	1,617,773.65
Balance	-7,360.86	\$1,034,598.29	\$24,020.71	32,471.80	1,083,729.94

LEDGER ASSETS.

Mortgage loans on real estate	\$325,800.00
Book value of bonds	681,399.99
Deposited in trust companies and banks on interest	76,529.95
Total ledger assets	1,083,729.94

NONLEDGER ASSETS.

Interest and rents due and accrued	21,039.10
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	182,500.00
Total admitted assets	1,287,269.04

LIABILITIES.

Death claims resisted (50)	\$61,000.00
Death claims reported but not yet adjusted (77)	92,000.00
Total death claims	153,000.00
Permanent disability claims reported but not yet adjusted (41)	22,500.00
Sick and accident claims resisted (1)	100.00
Sick and accident claims reported but not yet adjusted (38)	8,025.00
Total sick and accident claims	8,125.00
Old age benefits reported but not yet adjusted (present worth) (49)	35,293.00
Total unpaid claims	218,918.00
Salaries, rents, expenses, commissions, etc., due or accrued	31,316.75
Advance assessments	650.00
Total liabilities	250,884.75

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	157,569	\$192,666,750.00
Benefit certificates written during the year.....	3,681	3,523,000.00
Total.....	161,250	196,189,750.00
Deduct terminated or decreased during the year.....	60,072	75,685,000.00
Total benefit certificates in force Dec. 31, 1912.....	101,178	120,504,750.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	129	169,500.00
Claims (face value) incurred during the year.....	936	1,164,591.43
Total.....	1,065	1,334,091.43
Claims paid during the year.....	927	1,136,836.43
Balance.....	138	197,255.00
Saved by compromising or scaling down claims during the year.....		31,755.00
Claims rejected during the year.....	11	12,500.00
Claims unpaid Dec. 31, 1912.....	127	153,000.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	15	10,250.00
Claims incurred during the year.....	78	47,000.00
Total.....	93	57,250.00
Claims paid during the year.....	47	31,461.54
Balance.....	46	25,788.46
Saved by compromising or scaling down claims during the year.....		38.46
Claims rejected during the year.....	5	3,250.00
Claims unpaid Dec. 31, 1912.....	41	22,500.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	36	5,625.00
Claims incurred during the year.....	267	35,585.83
Total.....	303	41,210.83
Claims paid during the year.....	252	29,335.83
Saved by compromise.....		1,975.00
Claims rejected during the year.....	12	1,775.00
Claims unpaid Dec. 31, 1912.....	39	8,125.00
OLD AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	4	400.00
Claims incurred during the year.....	179	69,696.00
Total.....	183	70,096.00
Claims paid during the year.....	134	34,803.00
Claims unpaid Dec. 31, 1912.....	49	35,293.00

MODERN WOODMEN OF AMERICA, ROCK ISLAND, ILL.

[President, A. R. Talbot; secretary, C. W. Hawes; incorporated, 1884; commenced business, 1883. Home office, corner Fifteenth Street and Third Avenue, Rock Island, Ill.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$9,073,501.19		\$1,223,001.01	\$10,296,502.20

INCOME.

All assessments or premiums.....	\$14,010,099.50			\$14,010,099.50
Dues and per capita tax.....			\$1,370,061.55	1,370,061.55
Other payments by members.....			18,435.12	18,435.12
Total received from members.....	14,010,099.50		1,388,496.67	15,398,596.17
Deduct payments returned to applicants and members.....			11,669.90	11,669.90
Net amount received from members....	14,010,099.50		1,376,826.77	15,386,926.27
Gross interest on bonds, \$349,815.04, less accrued interest paid on 1912 purchases, \$27,718.50.....	322,096.54			322,096.54
Interest from all other sources.....	17,595.43		26,821.34	74,416.77
Gross rents from association's property, including \$13,000 for association's occupancy of its own buildings.....			13,144.00	13,144.00
Sale of lodge supplies.....			67,942.19	67,942.19
Dividend insolvent First National Bank, Chariton, Iowa.....	14,000.00			14,000.00
Certificate fees.....			8,662.00	8,662.00
Advertising (official paper).....			60,356.98	60,356.98
Gross profits on sale or maturity of ledger assets, viz, bonds.....		18.76		18.76
Gross increase by adjustment in book value of ledger assets, viz, bonds.....		584.98		584.98
Total income.....	14,394,395.21		1,551,753.28	26,244,650.69

DISBURSEMENTS.

Death claims.....	\$12,359,055.33			\$12,359,055.33
Salaries of deputies and organizers.....			\$471,318.21	471,318.21
Salaries of officers and trustees (3).....			22,500.00	22,500.00
Other compensation of officers and trustees (5).....			30,000.00	30,000.00
Salaries and other compensation of committees (7).....			10,500.00	10,500.00
Salaries of office employees (253).....			187,985.85	187,985.85
Salaries and fees paid to supreme medical examiners.....			25,692.44	25,692.44
Salaries and fees paid to subordinate medical examiners.....			2,412.30	2,412.30
Traveling and other expenses of officers, trustees, and committees.....			10,625.82	10,625.82
Insurance-department fees.....			2,453.85	2,453.85
Rent, including \$13,000 for association's occupancy of its own buildings.....			15,400.00	15,400.00
Advertising, printing, and stationery.....			2,849.47	2,849.47
Postage, express, telegraph, and telephone.....			33,988.44	33,988.44
Lodge supplies.....			61,339.23	61,339.23
Official publication.....			149,907.12	149,907.12
Expense of supreme lodge meeting.....			165,632.58	165,632.58
Legal expense in litigating claims.....			57,629.36	57,629.36
Other legal expenses.....			13,200.00	13,200.00
Furniture and fixtures.....			11,605.39	11,605.39
Taxes, repairs, and other expenses on real estate.....			7,994.22	7,994.22
Gross decrease by adjustment in book value of ledger assets—bonds.....	12,386.28			12,386.28
All other disbursements.....			512,398.92	512,398.92
Total disbursements.....	12,371,441.61		1,795,438.20	14,166,879.81
Balance.....	11,087,738.94		990,031.49	12,077,770.88

LEDGER ASSETS.

Book value of real estate.....	\$716,018.85
Book value of bonds.....	8,805,244.68
Deposited in trust companies and banks on interest.....	2,556,507.35
Total ledger assets.....	12,077,770.88

NONLEDGER ASSETS.

Interest and rents due and accrued.....	159,325.92
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,050,000.00
Supply and paper-stock inventory.....	\$30,186.05
Printing-plant inventory.....	100,065.90
Furniture.....	122,748.02
Library.....	8,094.70
Sanatorium chattel property.....	79,806.41
	340,901.08
Gross assets.....	13,627,997.88

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$58,279.44
Supply, paper-stock, printing-plant, furniture, library, and sanatorium chattel property.....	340,901.08
	399,180.52
Total admitted assets.....	13,228,817.36

LIABILITIES.

Death claims due and unpaid (109).....	\$174,098.55
Death claims resisted (155).....	248,500.00
Death claims reported but not yet adjusted (408).....	673,150.00
Total death claims (672).....	1,095,748.55
Salaries, rents, expenses, commissions, etc., due or accrued.....	72,149.27
197 death claims incurred in 1912 not reported until 1913, to and including Jan. 25, 1913....	334,500.00
Total liabilities.....	1,502,397.82

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	1,183,733	\$1,863,194,000.00
Benefit certificates written during the year.....	33,144	42,225,000.00
Total.....	1,216,877	1,905,419,000.00
Deduct terminated or decreased during the year.....	253,911	359,660,000.00
Total benefit certificates in force Dec. 31, 1912.....	962,966	1,545,759,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	2,096	3,234,500.00
Benefit certificates written during the year.....	100	123,500.00
Total.....	2,196	3,358,000.00
Deduct terminated or decreased during the year.....	359	514,500.00
Total benefit certificates in force Dec. 31, 1912.....	1,837	2,843,500.00
Received during the year from members in District of Columbia: Mortuary, \$25,662.80, expense, \$2,645.70.....		28,308.50
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	838	1,381,876.60
Claims (face value) incurred during the year.....	7,128	12,212,500.00
Previously dropped—reinstated.....	6	10,000.00
Total.....	7,972	13,604,376.60
Claims paid during the year.....	7,260	12,359,055.33
Balance.....	712	1,245,321.27
Saved by compromising or scaling down claims during the year.....		92,572.72
Claims rejected during the year.....	40	57,000.00
Claims unpaid Dec. 31, 1912.....	672	1,095,748.55
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	3	5,000.00
Claims (face value) incurred during the year (paid).....	4	5,500.00
Total.....	7	10,500.00
Claims paid during the year.....	7	10,500.00

NATIONAL PROTECTIVE LEGION, WAVERLY, N. Y.

[President, George A. Scott; secretary, H. C. Lockwood; incorporated, 1891; commenced business 1890.
Home office, 433-439 Fulton Street, Waverly N. Y.]

BALANCE SHEET.

	Class A.	Class B, benefit, old form.	Class C.	Class B, benefit, new form.	Expense funds.	Total.
Balance from previous year.	\$126,350.33	\$45,459.83	\$25,969.57	\$110,116.45	\$72.60	\$307,968.78

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.....	\$10,043.88	\$1,504.40	\$35,970.90	\$43,317.69	\$73,141.93	\$163,978.80
All other assessments or premiums.....	100,567.24	26,838.73	25,201.40	24,298.40	23,474.16	200,379.93
Dues and per capita tax.....					1,320.00	1,320.00
Total received from members.....	110,611.12	28,343.13	61,172.30	67,616.09	98,037.06	365,779.70
Deduct payments returned to applicants and members.....	65.25					65.25
Net amount received from members.....	110,545.87	28,343.13	61,172.30	67,616.09	98,037.06	365,714.45
Interest on mortgage loans..	2,362.70	726.05	203.17	1,517.78		4,809.70
Interest on bonds.....	1,821.04	1,710.26	822.21	2,792.42		7,145.93
Interest from all other sources.....		208.34				208.34
Gross rents from association's property.....	900.96	212.50		375.54		1,489.00
Sale of lodge supplies.....					5,698.68	5,698.68
Checks returned.....	125.00	5,853.20	121.00	99.00	92.20	6,290.40
Other items.....					534.72	534.72
Borrowed money.....					9,000.00	9,000.00
Gross profits on sale or maturity of ledger assets, viz:						
Bonds.....	50.00	125.00	150.00	570.00		895.00
Stocks.....				135.00		135.00
Total income.....	115,805.57	37,178.48	62,468.68	73,105.83	113,362.66	401,921.22

DISBURSEMENTS.

Death claims.....	\$108,649.99	\$8,337.11	\$12,774.92	\$6,698.22		\$136,460.24
Sick and accident claims.....		27,037.04	62,002.58	105,169.53		194,209.15
Old-age benefits.....	1,000.02					1,000.02
Distribution.....		44,506.45				44,506.45
Total benefits paid.....	109,650.01	79,880.60	74,777.50	111,867.75		376,175.86
Commissions and fees paid to deputies and organizers.....					\$17,567.51	17,567.51
Salaries of deputies and organizers.....					24,769.09	24,769.09
Salaries of officers and trustees (11).....					8,903.54	8,903.54
Salaries of office employees (26).....					14,716.77	14,716.77
Other compensation of office employees, extra help.....					1,248.00	1,248.00
Salaries and fees paid to supreme medical examiners.....					2,253.42	2,253.42
Salaries and fees paid to subordinate medical examiners.....					6,021.50	6,021.50
Traveling and other expenses of officers, trustees and committees.....					4,280.20	4,280.20
Payment of borrowed money.....					4,000.00	4,000.00
Insurance department fees.....					2,029.71	2,029.71
Rent.....					4,362.62	4,362.62
Advertising.....					613.34	613.34
Postage, express, telegraph and telephone, freight and drayage.....					8,333.21	8,333.21
Official publication, printing and stationery.....					1,862.25	1,862.25

DISBURSEMENTS—Continued.

	Class A.	Class B, benefit, old form.	Class C.	Class B, benefit, new form.	Expense funds.	Total.
Expense of supreme lodge meeting.....					\$58.20	\$58.20
Legal expense in litigating claims.....					997.92	997.92
Other legal expenses.....					2,299.52	2,299.52
Furniture and fixtures.....					150.04	150.04
Taxes, repairs, and other expenses on real estate.....					1,119.12	1,119.12
Loss on sale or maturity of ledger assets:						
Mortgages.....	\$205.00					205.00
Bonds.....	2,290.60		\$325.00	\$2,900.00		5,515.60
All other disbursements.....					7,492.26	7,492.26
Total disbursements..	112,145.61	\$79,880.60	75,102.50	114,767.75	113,078.22	494,974.68
Balance.....	130,010.29	2,757.71	13,335.75	68,454.53	357.04	214,915.32

LEDGER ASSETS.

Book value of real estate.....	\$34,000.00
Mortgage loans on real estate.....	63,300.00
Book value of bonds.....	97,877.45
Cash in association's office and deposited in banks (not on interest).....	19,737.87
Total ledger assets.....	214,915.32

NONLEDGER ASSETS.

Interest and rents due and accrued.....	5,038.75
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	28,366.28
Office fixtures and printing plant in temple.....	\$35,862.83
Supplies and regalia on hand in Legion Temple.....	21,303.77
Office fixtures and supplies in hands of organizers.....	8,774.94
Due from local legions for supplies and regalia.....	6,991.66
	72,933.20
Gross assets.....	321,253.55

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	6,991.66
Overdue and accrued interest on bonds in default.....	1,583.34
Book value of bonds over market value.....	12,827.45
Office fixtures and printing plant.....	35,862.83
Supplies on hand.....	21,303.77
Office fixtures and supplies in hands of organizers.....	8,774.94
	87,343.99
Total admitted assets.....	233,909.56

LIABILITIES.

Death claims reported but not yet adjusted (1).....	65.00
Sick and accident claims reported but not yet adjusted (5).....	158.00
Total unpaid claims.....	223.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	18,995.82
Borrowed money.....	5,000.00
Advance assessments.....	94,834.90
Total liabilities.....	119,053.72

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
Total business of the year.		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	36,429	\$16,518,485.00
Benefit certificates written during the year.....	8,118	3,292,237.50
Benefit certificates increased during the year.....		210,854.25
Total.....	44,547	20,021,576.75
Deduct terminated or decreased during the year.....	17,019	5,725,146.75
Total benefit certificates in force Dec. 31, 1912.....	27,528	14,296,430.00

EXHIBITS—Continued.

	Number.	Amount.
DEATH CLAIMS.		
<i>Total claims</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	10	\$7,669.00
Claims (face value) incurred during the year.....	312	136,831.24
Total.....	322	144,500.24
Claims paid during the year.....	321	136,460.24
Balance.....	1	8,040.00
Saved by compromising or scaling down claims during the year.....		7,975.00
Claims unpaid Dec. 31, 1912.....	1	65.00
PERMANENT DISABILITY CLAIMS.		
(Old Form B and New Form B.)		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	28	1,032.75
Claims incurred during the year.....	3,887	166,031.30
Total.....	3,915	167,064.05
Claims paid during the year.....	3,629	132,206.57
Balance.....	286	34,857.48
Saved by compromising or scaling down claims during the year.....		20,144.44
Claims rejected during the year.....	281	14,555.04
Claims unpaid Dec. 31, 1912.....	5	158.00
SICK AND ACCIDENT CLAIMS.		
(Class C.)		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911 as per last statement.....	8	370.70
Claims incurred during the year.....	2,337	65,207.98
Total.....	2,345	65,578.68
Claims paid during the year.....	2,211	62,002.58
Claims rejected during the year.....	134	3,576.10
OLD AGE AND DIVIDENDS		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	2,505	45,506.47

NATIONAL UNION, TOLEDO, OHIO.

[President, Joseph A. Wright; secretary, Edwin A. Myers; incorporated, 1881; commenced business, 1881.
Home office, 447 Michigan Street, Toledo, Ohio.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Building fund.	Expense funds.	Total.
Balance from previous year.....	\$115,517.28	\$1,875,620.26	\$49,453.65	\$24,085.75	\$2,064,676.94

INCOME.

Membership fees actually received.....				\$13,230.50	\$13,230.50
All assessments or premiums.....	\$2,304,193.10	\$69,000.00		190,687.01	2,563,880.11
Dues and per capita tax.....				1,489.20	1,489.20
Other payments by members.....				916.42	916.42
Total received from members.....	2,304,193.10	69,000.00		206,323.13	2,579,516.23
Interest on bonds.....		80,367.91			80,367.91
Interest from all other sources.....	6,395.32	983.30		370.40	7,749.02
Gross rents from association's property, including \$2,000 for association's occupancy of its own buildings.....				2,359.00	2,359.00

INCOME—Continued.

	Mortuary funds.	Reserve funds.	Suspense funds.	Expense funds.	Total.
Sale of lodge supplies.....				\$1,826.43	\$1,826.34
Council bonds.....				1,048.71	1,048.71
Fines.....				200.30	200.30
All other.....				386.51	386.51
Gross profits on sale or maturity of ledger assets (bonds).....		\$511.23			511.23
Total income.....	\$2,310,588.42	150,862.44		212,514.48	2,673,965.34

DISBURSEMENTS.

Death claims.....	\$2,267,305.15				\$2,267,305.15
Commissions and fees paid to de- puties and organizers.....				\$36,067.34	36,067.34
Salaries of deputies and organizers.....				26,384.45	26,384.45
Salaries of managers or agents not deputies or organizers.....				3,600.00	3,600.00
Salaries of officers and trustees.....				16,400.00	16,400.00
Other compensation of officers and trustees.....				190.00	190.00
Salaries and other compensation of committees.....				1,950.00	1,950.00
Salaries of office employees.....				22,251.50	22,251.50
Salaries and fees paid to supreme medical examiners.....				4,500.00	4,500.00
Salaries and fees paid to subordinate medical examiners.....				16,572.00	16,572.00
Traveling and other expenses of offi- cers, trustees, and committees.....				9,053.31	9,053.31
Insurance-department fees.....				582.50	582.50
Rent, including \$2,000 for associa- tion's occupancy of its own build- ings.....				9,036.25	9,036.25
Advertising, printing, and stationery.....				19,723.30	19,723.30
Postage, express, telegraph, and tele- phone.....				6,848.63	6,848.63
Lodge supplies.....				1,052.00	1,052.00
Official publication.....				2,485.23	2,485.23
Expense of supreme lodge meeting.....				7,565.00	7,565.00
Legal expense in litigating claims.....				1,513.83	1,513.83
Other legal expenses.....				25.00	25.00
Furniture and fixtures.....				1,219.01	1,219.01
Taxes, repairs, and other expenses on real estate.....				2,783.46	2,783.46
Gross decrease by adjustment in book value (bonds).....		\$22,433.57			22,433.57
Loss on sale or maturity of ledger assets (bonds).....		2,225.00			2,225.00
All other disbursements.....				23,492.77	23,492.77
Total disbursements.....	2,267,305.15	24,658.57		213,295.58	2,505,259.30
Balance.....	158,800.55	2,001,824.13	\$49,453.65	23,304.65	2,233,382.98

LEDGER ASSETS.

Book value of real estate.....	\$49,453.65
Book value of bonds.....	2,000,264.15
Deposited in trust companies and banks on interest.....	183,665.18
Total ledger assets.....	2,233,382.98

NONLEDGER ASSETS.

Interests and rents due and accrued.....	24,019.26
Market value of bonds over book value.....	93,480.82
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge...	205,346.58
Total admitted assets.....	2,556,229.64

LIABILITIES.

Death claims resisted (3).....	7,000.00
Death claims reported but not yet adjusted (108).....	220,000.00
Total death claims.....	227,000.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	10,274.54
Taxes due or accrued.....	353.09
Total liabilities.....	237,627.63

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	62,623	\$120,590,500.00
Benefit certificates written during the year.....	7,055	8,396,000.00
Benefit certificates increased during the year.....		189,000.00
Total.....	69,678	129,175,500.00
Deduct terminated or decreased during the year.....	6,766	10,176,500.00
Total benefit certificates in force Dec. 31, 1912.....	62,912	118,999,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	4,827	8,250,000.00
Benefit certificates written during the year.....	419	492,000.00
Benefit certificates received by transfer during the year.....	12	18,000.00
Benefit certificates increased during the year.....		16,000.00
Total.....	5,258	8,776,000.00
Deduct terminated or decreased during the year.....	606	816,000.00
Total benefit certificates in force Dec. 31, 1912.....	4,652	7,960,000.00
Received during the year from members in District of Columbia: Assessments, \$170,916.50; expense, \$1,077.40.....		171,993.90
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	94	210,000.00
Claims (face value) incurred during the year.....	1,021	2,294,000.00
Total.....	1,115	2,504,000.00
Claims paid during the year.....	1,002	2,267,305.15
Balance.....	113	236,694.85
Saved by compromising or scaling down claims during the year.....		7,694.85
Claims rejected during the year.....	2	2,000.00
Claims unpaid Dec. 31, 1912.....	111	227,000.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	5	7,000.00
Claims (face value) incurred during the year.....	62	117,000.00
Total.....	67	124,000.00
Claims paid during the year.....	57	104,000.00
Balance.....	10	20,000.00
Claims rejected during the year.....	1	1,000.00
Claims unpaid Dec. 31, 1912.....	9	19,000.00

**UNITED STATES GRAND LODGE OF THE ORDER BRITH ABRAHAM,
NEW YORK CITY, N. Y.**

[Grand master, Samuel Dorf; grand secretary, Geo. W. Leisersohn; incorporated, 1888; commenced business, 1900. Home office, 266 and 268 Grand Street, New York City, N. Y.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Trust funds.	Head- stone funds.	Picnic and relief funds.	Expense funds.	Total.
Balance from previous year...	\$22,133.06	\$83,898.22	\$23,906.70	\$942.12	\$1,306.61	\$3,468.76	\$135,655.47

INCOME.

All assessments or premiums.	\$384,312.35	\$18,006.30	\$44,508.14	\$524.30	\$10,032.60		\$457,383.69
Dues and per capita tax.						\$22,453.80	22,453.80
Total received from members.	384,312.35	18,006.30	44,508.14	524.30	10,032.60	22,453.80	479,837.49
Interest on bonds.		3,500.00					3,500.00
Interest from all other sources.	589.94	37.51		7.98		83.34	718.77
Sale of lodge supplies.						133.40	133.40
Withdrawal cards.						109.50	109.50
Membership certificates.						756.08	756.08
Telephone tolls.						22.00	22.00
Traveling cards.						52.50	52.50
Overpayments by lodges.						223.60	223.60
Charter fees.						8.00	8.00
Hospital fund contributions.						7,229.10	7,229.10
Reimbursement for advances.						78.40	78.40
Loans from endowment committee.						8,000.00	8,000.00
Loans from bank.						5,000.00	5,000.00
Collection Balkan war sufferers.						1,013.28	1,013.28
Returned to fund for want of beneficiaries.	1,080.17						1,080.17
Protests paid.	64.45						64.45
Gross increase by adjustments in book value of ledger assets—bonds.		7.50					7.50
Total income.	386,046.91	21,551.31	44,508.14	532.28	10,032.60	45,163.00	507,834.24

DISBURSEMENTS.

Death claims.	\$395,000.00		\$37,053.93				\$432,053.93
Other benefits.				\$673.60	\$9,627.66		10,301.26
Total benefits paid.	395,000.00		37,053.93	673.60	9,627.66		442,355.19
Commissions and fees paid to deputies and organizers, expenses of forming new lodges.						\$2,287.89	2,287.89
Expenses of deputies and organizers.						48.90	48.90
Salaries of officers and trustees (4).						5,300.00	5,300.00
Gratuity to grand masters and expenses.						1,800.00	1,800.00
Expenses of committees.						297.75	297.75
Salaries of office employees (3).						1,865.29	1,865.29
Traveling expenses of officers.						886.90	886.90
Insurance department fees.						313.34	313.34
Rent.						2,500.08	2,500.08
Advertising, printing, and stationery.						1,740.94	1,740.94
Postage, express, telegraph, and telephone.						1,873.14	1,873.14
Legal expense in litigating claims.						48.00	48.00
Other legal expenses.						370.60	370.60
Furniture and fixtures.						52.15	52.15
Gross decrease by adjustment—bonds.		\$3,122.50					3,122.50
All other disbursements.		60.67				20,672.35	20,733.02
Total disbursements.	395,000.00	3,183.17	37,053.93	673.60	9,627.66	40,057.33	485,595.69
Balance.	13,179.97	102,266.36	31,330.91	800.80	1,711.55	8,574.43	157,894.02

LEDGER ASSETS.

Book value of bonds	\$100,300.00
Deposited in trust companies and banks on interest	57,196.52
Cash in association's office	397.50
Total ledger assets	157,894.02

NONLEDGER ASSETS.

Interest and rents due and accrued	688.33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	50,536.65
Total admitted assets	209,119.00

LIABILITIES.

Death claims due and unpaid (131)	\$31,360.91
Death claims adjusted not yet due (140)	69,600.00
Death claims resisted (3)	1,500.00
Total death claims	102,460.91
Salaries, rents, expenses, commissions, etc., due or accrued	314.16
Borrowed money	5,000.00
Advance assessments	3,180.05
Unpaid hospital contributions	4,586.98
Headstone balance	800.80
Relief balance	1,090.06
Picnic and cemetery balance	621.49
Collection Balkan war sufferers	1,013.28
Total liabilities	8,112.61
Total liabilities	119,067.73

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	71,039	\$35,519,500.00
Benefit certificates written during the year	8,639	4,319,500.00
Total	79,678	39,839,000.00
Deduct terminated or decreased during the year	7,297	3,648,500.00
Total benefit certificates in force Dec. 31, 1912	72,381	36,190,500.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement	274	137,000.00
Benefit certificates written during the year	16	8,000.00
Total	290	145,000.00
Deduct terminated or decreased during the year	23	11,500.00
Total benefit certificates in force Dec. 31, 1912	267	133,500.00
Received during the year from members in District of Columbia: Mortuary, \$1,481.58; reserve, \$68.97; expense, \$123.45		1,674.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	144	71,400.00
Claims (face value) incurred during the year	790	395,000.00
Total	934	466,400.00
Claims paid during the year	791	395,000.00
Balance	143	71,400.00
Saved by compromising or scaling down claims during the year		300.00
Claims unpaid Dec. 31, 1912	143	71,100.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid)	5	2,500.00
TRUST FUND CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement	102	23,906.70
Claims incurred during the year	121	44,508.14
Total	223	68,414.84
Claims paid during the year	92	37,053.93
Claims unpaid Dec. 31, 1912	131	31,360.91

ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, COLUMBUS, OHIO.

[F. A. Sells, chairman of executive committee; supreme secretary, Chas. C. Daniel; incorporated, 1888; commenced business, 1888. Home office, 638 North Park Street, Columbus, Ohio.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Disability funds.	Indemnity funds.	Widows and orphans' fund.	Expense funds.	Total.
Balance from previous year.....	\$482,099.21	.....	\$14,934.28	\$43,264.17	\$55,748.76	\$596,046.42

INCOME.

Membership fees actually received.....	.....	.....	.....	.....	\$22,791.00	.....	\$22,791.00
All assessments or premiums.....	\$79,631.26	\$72,614.00	\$152,067.24	\$272,192.50	.....	\$149,635.00	726,140.00
Dues and per capita tax.....	.....	.....	.....	.....	31,052.63	.....	31,052.63
Widows and orphans' assessment No. 3.....	.....	.....	.....	.....	17.00	.....	17.00
Net amount received from members.....	79,631.26	72,614.00	152,067.24	272,192.50	53,860.63	149,635.00	780,000.63
Interest on mortgage loans.....	.....	250.07	.....	.....	.....	.....	250.07
Interest on bonds.....	.....	15,563.60	.....	.....	.....	.....	15,563.60
Interest from all other sources.....	120.61	3,429.77	445.79	443.09	750.67	577.89	5,767.82
Gross rents from association's property.....	.....	.....	.....	.....	.....	1,362.03	1,362.03
Sale of lodge supplies.....	.....	.....	.....	.....	.....	4,912.14	4,912.14
Disability fund (refund).....	.....	.....	160.71	.....	.....	.....	160.71
Bond account (premium).....	.....	.....	.....	.....	.....	2,242.26	2,242.26
Miscellaneous (refund).....	.....	.....	.....	.....	.....	349.26	349.26
Official publication.....	.....	.....	.....	.....	.....	8,256.72	8,256.72
Miscellaneous receipts.....	.....	.....	.....	.....	.....	125.74	125.74
Ray of Hope pictures.....	.....	.....	.....	.....	32.00	.....	32.00
Widows and orphans, claims (refund).....	.....	.....	.....	.....	20.00	.....	20.00
Donations (widows and orphans).....	.....	.....	.....	.....	39.75	.....	39.75
Ladies' pins (widows and orphans).....	.....	.....	.....	.....	171.20	.....	171.20
Increase by adjustment of book value of ledger assets (bonds).....	.....	260.89	.....	.....	.....	.....	260.89
Total income.....	79,751.87	921,183.31	152,673.742	272,635.59	54,874.25	167,461.04	819,514.82

DISBURSEMENTS.

Death claims.....	\$110,981.15	.....	.....	\$50,802.75	.....	.....	\$161,783.90
Permanent disability claims.....	.....	.....	\$140,938.28	187,092.14	.....	.....	328,030.42
Sick and accident claims, weekly payments.....	10,862.50	.....	.....	14,212.50	.....	.....	25,075.00
Widows and orphans' fund.....	.....	.....	.....	.....	\$64,482.35	.....	64,482.35
Total benefits paid.....	121,843.65	.....	140,938.28	252,107.39	64,482.35	.....	579,371.67
Salaries of officers and trustees (6).....	.....	.....	.....	.....	.....	\$9,990.00	9,990.00
Salaries of office employees (39).....	.....	.....	.....	.....	.....	23,141.94	23,141.94
Salaries and fees paid to supreme medical examiners.....	.....	.....	.....	.....	.....	7,173.00	7,173.00
Salaries and fees paid to subordinate medical examiners.....	.....	.....	.....	.....	.....	2,411.21	2,411.21
Traveling and other expenses of officers, trustees, and committees.....	.....	.....	.....	.....	.....	3,626.69	3,626.69

DISBURSEMENTS—Continued.

	Mortuary funds.	Reserve funds.	Disability funds.	Indemnity funds.	Widows and orphans' fund.	Expense funds.	Total.
Insurance department fees.....						\$2,036.66	\$2,036.66
Advertising, printing, and stationery.....						13,490.40	13,490.40
Postage, express, telegraph, and telephone.....						11,044.67	11,044.67
Lodge supplies.....						5,035.15	5,035.15
Official publication.....						32,413.83	32,413.83
Expense of supreme lodge meeting.....						12,309.76	12,309.76
Legal expense in litigating claims.....						10,613.16	10,613.16
Other legal expenses.....						7,235.95	7,235.95
Furniture and fixtures.....						1,995.99	1,995.99
Taxes, repairs, and other expenses on real estate.....						4,717.38	4,717.38
Gross decrease by adjustment in book value of ledger assets (bonds).....							
All other disbursements.....		\$1,347.45			\$89.52	12,914.71	1,347.45
Total disbursements.....	\$121,843.65	2,121.32	\$140,938.28	\$252,107.39	64,551.87	160,150.50	741,713.01
Balance.....	30,456.49	507,096.22	39,649.67		33,586.55	63,059.30	673,848.23

LEDGER ASSETS.

Book value of real estate.....	\$39,166.00
Book value of bonds.....	439,811.35
Deposited in trust companies and banks on interest.....	155,641.76
Cash in association's office.....	39,229.12
Total ledger assets.....	773,848.23

NONLEDGER ASSETS.

Interest and rents due and accrued.....	5,178.40
Market value of real estate over book value.....	10,834.00
Market value of bonds over book value.....	3,353.65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	10,844.00
Accounts receivable (secured).....	\$323.94
Accounts receivable (unsecured).....	20.25
Furniture and fixtures.....	18,489.07
Stationery and house supplies.....	10,397.98
	29,231.24
Gross assets.....	733,289.52

DEDUCT ASSETS NOT ADMITTED.

Bills receivable (secured and unsecured).....	344.19
Furniture and fixtures.....	18,489.07
Stationery and house supplies.....	10,397.98
	29,231.24
Total admitted assets.....	704,058.28

LIABILITIES.

Death claims resisted (20).....	\$126,000.00
Death claims reported but not yet adjusted (17).....	107,100.00
Present value of deferred death and disability claims payable in installments \$25 weekly.....	22,612.50
Total death claims.....	255,712.50
Permanent disability claims resisted (5).....	1,010.10
Permanent disability claims reported but not yet adjusted (650).....	49,289.50
Total permanent disability claims.....	50,299.60
Total liabilities.....	306,012.10

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	63,171	\$315,855,000.00
Benefit certificates written during the year.....	7,601	38,005,000.00
Total.....	70,772	353,860,000.00
Deduct terminated or decreased during the year.....	5,091	25,455,000.00
Total benefit certificates in force Dec. 31, 1912.....	65,681	328,405,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	99	495,000.00
Benefit certificates written during the year.....	13	65,000.00
Total.....	112	560,000.00
Deduct terminated or decreased during the year.....	22	110,000.00
Total benefit certificates in force Dec. 31, 1912.....	90	450,000.00
Received during the year from members in District of Columbia: Death, \$136.84; reserve, \$92.80; disability, \$253.96; indemnity, \$250.90; expense, \$188.50.		928.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	22	151,837.50
Old claims reopened.....	9	56,700.00
Claims (face value) incurred during the year.....	47	297,103.90
Total.....	78	505,641.40
Weekly payments on death claim balances.....		25,075.00
Claims paid during the year.....	35	161,783.90
Balance.....	43	318,782.50
Saved by compromising or scaling down claims during the year, one-half rates and withdrawn.....	3	44,170.00
Claims disallowed during the year.....	3	18,900.00
Claims unpaid Dec. 31, 1912.....	37	255,712.50
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement, approximated.....	580	45,425.69
Claims incurred during the year.....	4,483	344,534.51
Total.....	5,063	389,960.20
Claims paid during the year.....	4,324	327,869.71
Balance.....	739	62,090.49
Saved by compromising or scaling down claims during the year.....		2,591.30
Claims disallowed during the year.....	84	9,199.59
Claims unpaid Dec. 31, 1912, approximated.....	655	50,299.60
<i>District of Columbia claims.</i>		
Claims incurred during the year (paid).....	7	418.56

PROTECTED HOME CIRCLE, SHARON, PA.

[President, A. C. McLean; secretary, W. S. Palmer; incorporated, 1886; commenced business, 1886. Home office, 300-302 State Street, Sharon, Pa.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$6,840.08	\$1,076,818.30	\$104,900.44	\$1,188,558.82

INCOME

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Assessments or premiums during first 10 months of membership of which all or an extra percentage is used for expenses.....			\$80,603.85	\$80,603.85
All other assessments or premiums.....	\$570,075.75	\$190,025.16		760,100.91
Dues and per capita tax.....			86,627.10	86,627.10
Medical examiners' fees actually received.....			5,548.50	5,548.50
B. C. fees.....			1,337.75	1,337.75
Net amount received from members.....	570,075.75	190,025.16	174,117.20	934,218.11
Interest on mortgage loans.....		15,885.78		15,885.78
Interest on collateral loans.....		172.00		172.00
Interest on bonds.....		23,085.00		23,085.00
Interest from all other sources.....		5,658.58		5,658.58
Gross rents from association's property, including \$1,000 for association's occupancy of its own buildings.....		3,050.00		3,050.00
Sale of lodge supplies.....			2,914.66	2,914.66
Official publication.....			14,033.12	14,033.12
Total income.....	570,075.75	237,876.52	191,064.98	999,017.25

DISBURSEMENTS.

Death claims.....	\$554,182.41	\$111,881.39		\$666,063.80
Permanent disability claims.....		5,250.00		5,250.00
Old-age benefits.....		32,550.00		32,550.00
Total benefits paid.....	554,182.41	149,681.39		703,863.80
Commissions and fees paid to deputies and organizers.....			\$113,169.92	113,169.92
Salaries of officers and trustees (9).....			26,410.13	26,410.13
Salaries and other compensation of committees.....			1,151.97	1,151.97
Salaries of office employees (20).....			18,279.03	18,279.03
Traveling and other expenses of officers, trustees, and committees.....			1,628.97	1,628.97
Insurance department fees.....			430.07	430.07
Rent, including \$1,000 for association's occupancy of its own buildings.....			1,000.00	1,000.00
Advertising, printing, and stationery.....			4,444.75	4,444.75
Postage, express, telegraph, and telephone.....			3,235.90	3,235.90
Lodge supplies.....			4,067.38	4,067.38
Official publication.....			10,544.27	10,544.27
Expense of supreme lodge meeting.....			1,694.28	1,694.28
Legal expense in litigating claims.....			1,644.84	1,644.84
Other legal expenses.....			180.00	180.00
Furniture and fixtures.....			105.00	105.00
Taxes, repairs, and other expenses on real estate.....			1,411.60	1,411.60
All other disbursements.....		1,102.87	3,012.84	4,115.71
Total disbursements.....	554,182.41	150,784.26	192,410.95	897,377.62
Balance.....	22,733.42	1,163,910.56	103,554.47	1,290,198.45

LEDGER ASSETS.

Book value of real estate.....	\$68,360.28
Mortgage loans on real estate.....	279,346.62
Loans secured by pledge of bonds, stocks, or other collateral.....	3,900.00
Book value of bonds.....	668,624.37
Deposited in trust companies and banks on interest.....	180,609.00
Cash in association's office.....	89,358.17
Total ledger assets.....	1,290,198.45

NONLEDGER ASSETS.

Interest and rents due and accrued.....	20,317.89
Market value of real estate over book value.....	25,000.00
Gross assets.....	1,335,516.34

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$1,937.50
Book value of bonds over market value.....	6,322.71
	8,260.21
Total admitted assets.....	1,327,256.13

LIABILITIES.

Death claims due and unpaid (10).....	\$10,000.00
Death claims resisted (12).....	16,000.00
Death claims reported but not yet adjusted (50).....	44,000.00
Total death claims.....	\$70,000.00
Total liabilities.....	70,000.00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	83,056	\$73,164,000.00
Benefit certificates written during the year.....	13,133	10,411,000.00
Total.....	96,189	83,575,000.00
Deduct terminated or decreased during the year.....	10,494	8,361,000.00
Total benefit certificates in force Dec. 31, 1912.....	85,695	75,214,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	486	320,000.00
Benefit certificates written during the year.....	219	162,500.00
Total.....	705	482,500.00
Deduct terminated or decreased during the year.....	152	100,500.00
Total benefit certificates in force Dec. 31, 1912.....	553	382,000.00
Received during the year from members in District of Columbia: Mortuary, \$2,850.37; reserve, \$950.12; expense, \$955.32.....		4,755.81
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	66	68,250.00
Claims (face value) incurred during the year.....	734	682,509.82
Total.....	800	750,759.82
Claims paid during the year.....	728	666,063.80
Balance.....	72	84,696.02
Saved by compromising or scaling down claims during the year.....		14,696.02
Claims unpaid Dec. 31, 1912.....	72	70,000.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	1	500.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	11	5,250.00
OLD-AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	445	32,550.00
Claims paid during the year.....	445	32,550.00

SUPREME COUNCIL OF THE ROYAL ARCANUM, BOSTON, MASS.

[Supreme regent, F. T. McFaden; supreme secretary, Alfred T. Turner; incorporated 1877; commenced business 1877. Home office, 407 Shawmut Avenue, Boston, Mass.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$612,997.89	\$6,072,660.18	\$178,168.85	\$6,863,826.92

INCOME.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Assessments paid in advance.....	\$5 98			\$5.98
All other assessments or premiums.....	7,858,350.40			7,858,350.40
Return of amounts paid in 1911.....	3,500.00			3,500.00
Dues and per capita tax.....			\$200,387.20	200,387.20
Interest on one-half cash payments.....	5,143.78			5,143.78
Changes benefit certificates, \$3,088.50; members at large, \$18; Royal Arcanum Bulletin, \$3.45.....			3,109.95	3,109.95
Total received from members.....	7,867,000.16		203,497.15	8,070,497.31
Deduct payments returned to applicants and members.....			11.00	11.00
Net amount received from members.....	7,867,000.16		203,486.15	8,070,483.31
Interest on bonds.....		\$223,656.50	2,380.00	226,036.50
Interest from all other sources.....	16,839.71	2,337.22	2,399.78	21,576.71
Gross rents from association's property, includ- ing \$5,979.04 for association's occupancy of its own buildings.....			5,979.04	5,979.04
Sale of lodge supplies.....			1,843.29	1,843.29
Royal Arcanum Bulletin to grand councils.....			451.40	451.40
Fines.....			604.30	604.30
Sale of old paper, etc., and sundry rebates.....			58.68	58.68
Gross profits on sale or maturity of ledger assets, viz.: Bonds.....		422.00		422.00
Total income.....	7,883,839.87	226,415.72	217,202.64	8,327,458.23

DISBURSEMENTS.

Death claims.....	\$8,151,004.70			\$8,151,001.70
Salaries of deputies and organizers.....			\$27,010.08	27,010.08
Salaries of officers and trustees (6).....			28,500.00	28,500.00
Services, supreme council officers and com- mittees.....			1,400.00	1,400.00
Salaries and other compensation of committees.....			4,300.00	4,300.00
Salaries of office employees (about 70).....			55,640.82	55,640.82
Salaries and fees paid to supreme medical examiners.....			4,500.00	4,500.00
Traveling and other expenses of officers, trus- tees, and committees.....			6,184.89	6,184.89
Insurance department fees.....			663.50	663.50
Rent, including \$5,974.04 for association's occu- pancy of its own buildings.....			7,048.04	7,048.04
Advertising, printing, and stationery.....			14,424.85	14,424.85
Postage, express, telegraph, and telephone.....			6,159.69	6,159.69
Lodge supplies.....			328.01	328.01
Official publication.....			22,314.69	22,314.69
Expense of supreme lodge meeting.....			20,812.99	20,812.99
Legal expense in litigating claims.....			1,990.49	1,990.49
Other legal expenses.....			2,930.49	2,930.49
Furniture and fixtures.....			731.97	731.97
Taxes, repairs, and other expenses on real estate.....			5,979.04	5,979.04
Gross decrease by adjustment in book value of ledger assets: Bonds.....		\$6,275.38		6,275.38
Loss on sale or maturity of ledger assets: Bonds.....		599.20		599.20
All other disbursements.....			7,032.95	7,032.95
Total disbursements.....	8,151,004.70	6,874.58	217,952.50	8,375,831.78
Balance.....	595,833.06	6,042,201.32	177,418.99	6,815,453.37

LEDGER ASSETS.

Book value of real estate.....	\$45,000 00
Book value of bonds.....	5,976,965.31
Deposited in trust companies and banks on interest.....	780,488.06
Contingent fund of supreme officers in bank.....	8,000 00
Deposited with provisional treasurer of Quebec.....	5,000.00
Total ledger assets.....	\$6,815,453.37

NONLEDGER ASSETS

Interest and rents due and accrued.....	83,995.33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	652,080.45
Supreme council dues.....	\$99,996.30
Due from councils and grand councils.....	254.80
Printing plant, \$7,092.19; printing material, \$1,049.39.....	8,141.58
Office furniture.....	5,127.76
Supplies for sale.....	959.03
	114,479.47
Gross assets.....	7,665,988.62

DEDUCT ASSETS NOT ADMITTED.

Due from councils and grand councils.....	\$254.80	
Book value of bonds over market value.....	401,811.31	
Printing plant, \$7,092.19; printing material, \$1,049.39.....	8,141.58	
Office furniture.....	5,127.76	
Supplies for sale.....	859.03	
		\$416,294.48
Total admitted assets.....		7,249,694.14

LIABILITIES.

Death claims due and unpaid (49, class A).....	\$70,572.16	
Death claims resisted (14—5 class D; 9 class E).....	35,000.00	
Death claims reported but not yet adjusted (264, classes B and C).....	607,887.54	
Total death claims.....		712,959.70
Salaries, rents, expenses, commissions, etc., due or accrued.....		876.02
Advance assessments.....		5.98
Due councils.....		198.55
Total liabilities.....		714,040.25

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	248,888	\$487,992,345.80
Benefit certificates written during the year.....	16,189	19,742,000.00
Benefit certificates increased during the year.....		928,000.00
Total.....	265,077	508,662,345.80
Deduct terminated or decreased during the year.....	14,763	26,145,842.36
Total benefit certificates in force Dec. 31, 1912.....	250,314	482,516,803.44
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	2,953	5,102,695.44
Benefit certificates written during the year.....	162	187,000.00
Benefit certificates received by transfer during the year.....	9	17,000.00
Benefit certificates increased during the year.....		10,500.00
Total.....	3,124	5,317,195.44
Deduct terminated or decreased during the year.....	226	354,707.08
Total benefit certificates in force Dec. 31, 1912.....	2,898	4,962,488.36
Received during the year from members in District of Columbia: Mortuary, \$83,681.08; expense, \$2,374.20.....		86,055.28
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	311	699,272.57
Claims paid in 1911 and returned and canceled in 1912.....	14	3,500.00
Claims (face value) incurred during the year.....	3,650	8,164,059.59
Total.....	3,964	8,866,832.16
Claims paid during the year.....	3,645½	8,151,004.70
Balance.....	317	715,827.46
Saved by compromising or scaling down claims during the year.....		13,867.76
Claims rejected during the year.....	13	16,000.00
Claims unpaid Dec. 31, 1912.....	304	685,959.70
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	2,469.79
Claims (face value) incurred during the year.....	47	104,458.85
Total.....	48	106,928.64
Claims paid during the year.....	43	98,928.64
Claims unpaid Dec. 31, 1912.....	5	8,000.00
CLASS E CLAIMS.		
<i>Total claims.</i>		
Consisting of claims on account of persons not in good standing at time of alleged death and who have previously been deducted from our membership.)		
Claims unpaid Dec. 31, 1911, as per last statement.....	8	24,000.00
Claims incurred during the year.....	1	3,000.00
Claims unpaid Dec. 31, 1912.....	9	27,000.00

ROYAL HIGHLANDERS, AURORA, NEBR.

[President, W. E. Sharp; secretary, F. J. Sharp; incorporated, 1896; commenced business, 1896. Home office, Highlander Building, Aurora, Nebr.]

BALANCE SHEET.

	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$1, 195, 965. 81	\$52, 163. 72	\$1, 248, 129. 53

INCOME.

Membership fees actually received and fees changing certificates.....		\$800. 25	\$800. 25
All other assessments or premiums.....	\$284, 075. 64	53, 330. 01	337, 405. 65
Dues and per capita tax.....		28, 148. 50	28, 148. 50
Total received from members.....	284, 075. 64	82, 278. 76	366, 354. 40
Interest on mortgage loans.....	58, 282. 79		58, 282. 79
Interest on bonds.....	1, 720. 00		1, 720. 00
Interest from all other sources.....	1, 464. 85		1, 464. 85
Gross rents from association's property, including \$1,200 for association's occupancy of its own buildings.....		3, 180. 00	3, 180. 00
Sale of lodge supplies.....		995. 60	995. 60
Commissions from borrowers on real estate loans.....		6, 258. 00	6, 258. 00
Miscellaneous items.....		105. 69	105. 69
Total income.....	345, 543. 28	92, 818. 05	438, 361. 33

DISBURSEMENTS.

Death claims.....	\$217, 732. 65		\$217, 732. 65
Permanent disability claims.....	6, 600. 00		6, 600. 00
Total benefits paid.....	224, 332. 65		224, 332. 65
Commissions and fees paid to deputies and organizers.....		\$27, 916. 87	27, 916. 87
Salaries of deputies and organizers.....		22, 756. 90	22, 756. 90
Salaries of officers and trustees (7).....		16, 900. 00	16, 900. 00
Salaries of office employees (8).....		8, 204. 00	8, 204. 00
Salaries and fees paid to supreme medical examiners.....		1, 198. 00	1, 198. 00
Traveling and other expenses of officers, trustees, and committees.....		633. 21	633. 21
Insurance department fees.....		300. 50	300. 50
Rent, including \$1,200 for association's occupancy of its own buildings.....		1, 920. 00	1, 920. 00
Advertising, printing, and stationery.....		1, 493. 68	1, 493. 68
Postage, express, telegraph and telephone.....		1, 828. 00	1, 828. 00
Lodge supplies.....		789. 63	789. 63
Official publication.....		4, 243. 49	4, 243. 49
Legal expense in litigating claims, and other legal expenses.....		4, 436. 79	4, 436. 79
Furniture and fixtures.....		353. 60	353. 60
Taxes, repairs, and other expenses on real estate.....		3, 568. 90	3, 568. 90
All other disbursements.....		1, 536. 02	1, 536. 02
Total disbursements.....	224, 332. 65	98, 080. 19	322, 412. 84
Balance.....	1, 317, 176. 44	46, 901. 58	1, 364, 078. 02

LEDGER ASSETS.

Book value of real estate.....	\$45, 257. 87
Mortgage loans on real estate.....	1, 193, 000. 00
Book value of bonds.....	43, 000. 00
Cash deposited in banks (not on interest).....	82, 820. 15
Total ledger assets.....	1, 364, 078. 02

NONLEDGER ASSETS.

Interest and rents due and accrued.....	37, 374. 18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....	42, 514. 00
Total admitted assets.....	1, 443, 966. 20

LIABILITIES.

Total liabilities—Death claims reported but not yet adjusted (11).....	15, 084. 00
--	-------------

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	28,039	\$39,680,500.00
Benefit certificates written during the year.....	4,703	5,445,000.00
Total.....	32,802	45,125,500.00
Deduct terminated or decreased during the year.....	4,300	5,014,000.00
Total benefit certificates in force Dec. 31, 1912.....	28,502	40,111,500.00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	102	136,500.00
Deduct terminated or decreased during the year.....	3	3,000.00
Total benefit certificates in force Dec. 31, 1912.....	99	133,500.00
Received during the year from members in District of Columbia: Disability, \$968.18; expense, \$276.02.....		1,244.20
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	15	18,166.68
Claims (face value) incurred during the year.....	154	217,316.65
Total.....	169	235,483.33
Claims paid during the year.....	155	217,732.65
Balance.....	14	17,750.68
Saved by compromising or scaling down claims during the year.....	3	2,666.68
Claims unpaid Dec. 31, 1912.....	11	15,084.00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	1	1,000.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	35	6,600.00

ROYAL NEIGHBORS OF AMERICA, ROCK ISLAND, ILL.

[President, Myra B. Enright; secretary, Hada Enright; incorporated, 1895; commenced business, 1895.
Home office, Rock Island, Ill.]

BALANCE SHEET.

	Mortuary funds.	Ramsey funds.	Emer- gency funds.	Safety funds.	Expense funds.	Total.
Balance from previous year...	\$589,334.61	\$1,823.39	\$284.43	\$5,249.37	\$179,757.38	\$776,449.18

INCOME.

Membership fees actually received.....					\$17,505.00	\$17,505.00
All other assessments or premiums.....	\$1,688,939.65					1,688,939.65
Dues and per capita tax.....					293,898.00	293,898.00
Certificate and card fees.....					3,884.45	3,884.45
Total received from members.....	1,688,939.65				315,287.45	2,004,227.10
Deduct payments returned to applicants and members.....					882.65	882.65
Net amount received from members.....	1,688,939.65				314,404.80	2,003,344.45

INCOME—Continued.

	Mortuary funds.	Ramsey funds.	Emer- gency funds.	Safety funds.	Expense funds.	Total.
Interest on bonds, \$14,045; less accrued interest on bonds purchased, \$4,327.70.....	\$9,717.30					\$9,717.30
Interest from all other sources.....	9,614.90	\$36.82	\$4.50	\$142.33	\$6,916.86	16,715.41
Gross rents from association's property, including \$675 for association's occupancy of its own buildings.....					675.00	675.00
Sale of lodge supplies.....					25,231.64	25,231.64
Voluntary contributions.....		.55				.55
Surety bonds premiums.....				8,293.09		8,293.09
Income from official publica- tion.....					4,413.64	4,413.64
Total income.....	1,708,271.85	37.37	4.50	8,435.42	351,641.94	2,068,391.08

DISBURSEMENTS.

Death claims.....	\$1,224,761.61					\$1,224,761.61
Commissions and fees paid to deputies and organizers.....					\$50,618.78	50,618.78
Salaries of officers and trustees (12).....					21,000.00	21,000.00
Salaries of office employees (77) Salaries and fees paid to su- preme medical examiners.....					42,477.69	42,477.69
Salaries and fees paid to sub- ordinate medical examiners.....					138.00	138.00
Traveling and other expenses of officers, trustees, and com- mittees.....					5.00	5.00
Insurance department fees.....					9,015.37	9,015.37
Rent, including \$675 for asso- ciation's occupancy of its own buildings.....					750.50	750.50
Advertising, printing, and stationery.....					2,245.00	2,245.00
Postage, express, telegraph, and telephone.....					8,441.67	8,441.67
Lodge supplies.....					11,715.56	11,715.56
Official publication.....					23,931.82	23,931.82
Expenses of supreme lodge meeting.....					40,063.33	40,063.33
Legal expense in litigating claims.....					1,057.20	1,057.20
Other legal expenses.....					3,662.71	3,662.71
Furniture and fixtures.....					3,315.62	3,315.62
Taxes, repairs, and other ex- penses on real estate.....					1,614.60	1,614.60
Gross decrease by adjustment in book value of ledger assets (bonds).....	3,975.85				1,347.57	1,347.57
All other disbursements.....			\$69.80	\$112.84	4,942.02	3,975.85
Total disbursements.....	1,288,737.46		69.80	112.84	226,342.44	5,124.66
Balance.....	1,070,729.76		219.13	13,571.95	305,056.88	1,455,262.54
						1,389,577.72

LEDGER ASSETS.

Book value of real estate.....	\$13,500.00
Book value of bonds.....	561,492.62
Deposited in trust companies and banks on interest.....	814,585.10
Total ledger assets.....	1,389,577.72

NONLEDGER ASSETS.

Interest and rents due and accrued.....	9,136.25
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....	140,744.97
Gross assets.....	1,539,458.94

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	622.12
Total admitted assets.....	1,538,836.82

LIABILITIES.

Death claims due and unpaid (10).....	\$10, 166. 67
Death claims resisted (33).....	35, 000. 00
Death claims reported but not yet adjusted (208).....	218, 000. 00
Total death claims.....	263, 166. 67
Salaries, rents, expenses, commissions, etc., due or accrued (estimated).....	16, 000. 00
Taxes due or accrued (estimated).....	400. 00
Total liabilities.....	279, 566. 67

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	234, 247	\$247, 949, 500. 00
Benefit certificates written during the year.....	16, 934	16, 423, 750. 00
Benefit certificates increased during the year.....		349, 000. 00
Total.....	251, 181	264, 722, 250. 00
Deduct terminated or decreased during the year.....	18, 007	19, 016, 000. 00
Total benefit certificates in force Dec. 31, 1912.....	233, 174	245, 706, 250. 00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	325	319, 000. 00
Benefit certificates written during the year.....	49	38, 750. 00
Total.....	374	357, 750. 00
Deduct terminated or decreased during the year.....	91	80, 000. 00
Total benefit certificates in force Dec. 31, 1912.....	283	277, 750. 00
Received during the year from members in District of Columbia: Mortuary, \$2,208.55; expense, \$459.35.....		2, 667. 90
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	179	181, 000. 00
Claims (face value) incurred during the year.....	1, 261	1, 304, 750. 00
Total.....	1, 440	1, 485, 750. 00
Claims paid during the year.....	1, 206	1, 224, 761. 61
Balance.....	234	260, 988. 39
Saved by compromising or scaling down claims during the year.....		15, 321. 72
Claims rejected during the year.....	11	11, 500. 00
Claims unpaid Dec. 31, 1912.....	223	234, 166. 67
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	1	1, 000. 00
Claims (face value) incurred during the year.....	4	3, 000. 00
Total.....	5	4, 000. 00
Claims paid during the year.....	4	3, 000. 00
Claims unpaid Dec. 31, 1912.....	1	1, 000. 00

SHIELD OF HONOR, BALTIMORE, MD.

[Supreme Master, Ferd. Clement; secretary, William T. Henry; incorporated, 1888; commenced business, 1885. Home office 400 Cathedral Street, Baltimore, Md.]

BALANCE SHEET.

	Mortuary funds.	Expense funds.	Total.
Balance from previous year.....	\$182,786.56	\$3,123.67	\$185,910.23

INCOME.

All assessments or premiums.....	\$148,058.39		\$148,058.39
Dues and per capita tax.....		\$8,909.50	8,909.50
Total received from members.....	148,058.39	8,909.50	156,967.89
Interest on mortgage loans.....	510.00		510.00
Interest on ground rents.....	664.91		664.91
Interest on bonds.....	1,912.50		1,912.50
Interest from all other sources.....	3,389.15	1,906.58	5,295.73
Sale of lodge supplies.....		121.90	121.90
Certificates.....		438.00	438.00
Suspension fees.....		6.00	6.00
Total income.....	154,534.95	11,381.98	165,916.93

DISBURSEMENTS.

Death claims.....	\$175,999.99		\$175,999.99
Permanent disability claims.....	1,500.00		1,500.00
To general fund.....	1,872.25		1,872.25
Total benefits paid.....	179,372.24		179,372.24
Salaries of deputies and organizers.....		\$196.02	196.02
Salaries of officers and trustees (2).....		2,400.00	2,400.00
Other compensation of officers and trustees.....		47.88	47.88
Salaries and other compensation of committees.....		303.92	303.92
Salaries of office employees (1).....		542.00	542.00
Salaries and fees paid to supreme medical examiners.....		242.00	242.00
Salaries and fees paid to subordinate medical examiners.....		534.00	534.00
Traveling and other expenses of officers, trustees, and committees.....		82.28	82.28
Insurance department fees.....		134.00	134.00
Rent.....		627.60	627.60
Advertising, printing, and stationery.....		967.36	967.36
Postage, express, telegraph, and telephone.....		193.50	193.50
Lodge supplies.....		235.53	235.53
Official publication.....		1,198.48	1,198.48
Expense of supreme lodge meeting.....		2,071.50	2,071.50
Legal expense in litigating claims.....		30.00	30.00
All other disbursements.....		2,530.00	2,530.00
Total disbursements.....	179,372.24	12,336.07	191,708.31
Balance.....	157,949.27	2,169.58	160,118.85

LEDGER ASSETS.

Book value of ground rent.....	\$11,484.65
Mortgage loans on real estate (first liens).....	8,500.00
Book value of bonds.....	64,228.70
Deposited in trust companies and banks on interest.....	75,905.50
Total ledger assets.....	160,118.85

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	732.45
Total admitted assets.....	159,386.40

LIABILITIES.

Death claims due and unpaid (16).....	\$16,000.00
Death claims adjusted not yet due (12).....	1,000.01
Total death claims (liabilities).....	17,000.01

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	8,983	\$8,260,250.00
Benefit certificates written during the year.....	325	246,500.00
Total.....	9,308	8,506,750.00
Deduct terminated or decreased during the year.....	454	382,500.00
Total benefit certificates in force Dec. 31, 1912.....	8,854	8,124,250.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1911, as per last statement.....	168	129,500.00
Benefit certificates written during the year.....	17	12,250.00
Total.....	185	141,750.00
Deduct terminated or decreased during the year.....	14	13,250.00
Total benefit certificates in force Dec. 31, 1912.....	171	128,500.00
Received during the year from members in District of Columbia: Mortuary, \$2,082.62; expense, \$173.29.....		2,255.91
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1911, as per last statement.....	19	19,000.00
Claims (face value) incurred during the year.....	182	174,000.00
Total.....	201	193,000.00
Claims paid during the year.....	185	175,999.99
Claims unpaid Dec. 31, 1912.....	16	17,000.01
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid).....	1	500.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year (paid).....	3	1,500.00

SUPREME FOREST, WOODMEN CIRCLE, OMAHA, NEBR.

[President, Emma B. Manchester; secretary, Dora Alexander; incorporated, 1895; commenced business, 1895.
Home office, Fourteenth and Farnam Streets, Omaha, Nebr.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$71,221.32	\$2,081,271.83	\$9,004.80	\$2,161,497.95

INCOME.

Membership fees actually received.....			\$20,791.60	\$20,791.60
All other assessments or premiums.....	\$938,517.39	\$104,242.04	196,985.10	1,239,744.53
Dues and per capita tax.....			3,595.92	3,595.92
Surety bonds of local officers.....			4,688.03	4,688.03
Total received from members.....	938,517.39	104,242.04	226,060.65	1,268,820.08
Deduct payments returned to applicants and members.....	582.34		398.75	981.09
Net amount received from members.....	937,935.05	104,242.04	225,661.90	1,267,838.99
Interest on mortgage loans.....		2,000.00		2,000.00
Interest on bonds.....		94,473.20		94,473.20
Interest from all other sources (certificate of deposit and daily bank balances).....	1,729.13	304.56	291.97	2,325.66
Sale of lodge supplies.....			4,354.41	4,354.41
Gross increase by adjustment in book value of ledger assets (bonds).....		107.46		107.46
Total income.....	939,664.18	201,127.26	230,308.28	1,371,099.72

DISBURSEMENTS.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Death claims.....	\$527,648.15			\$527,648.15
Monuments.....	60,605.50			60,605.50
Funeral benefits.....	9,500.00			9,500.00
Total benefits paid.....	597,753.65			597,753.65
Commissions and fees paid to deputies and organizers.....			\$69,043.46	69,043.46
Salaries of deputies and organizers.....			24,635.80	24,635.80
Salaries of officers (4).....			13,800.00	13,800.00
Salaries of office employees (34).....			26,918.45	26,918.45
Salaries and fees paid to supreme medical ex- aminers.....			2,400.00	2,400.00
Salaries and fees paid to subordinate medical examiners.....			121.30	121.30
Traveling and other expenses of officers, trustees, and committees.....			2,964.94	2,964.94
Insurance department fees.....			1,301.00	1,301.00
Rent.....			3,750.00	3,750.00
Advertising, printing, and stationery.....			26,354.27	26,354.27
Postage, express, telegraph, and telephone.....			9,556.23	9,556.23
Lodge supplies.....			4,412.79	4,412.79
Official publication.....			20,981.27	20,981.27
Expense of supreme lodge meeting (balance, 1911).....			150.00	150.00
Legal expense in litigating claims.....			306.50	306.50
Other legal expenses.....			3,066.50	3,066.50
Furniture and fixtures.....			4,165.48	4,165.48
Gross decrease by adjustment in book value of ledger assets (bonds).....		\$3,432.10		3,432.10
All other disbursements.....			14,245.60	14,245.60
Total disbursements.....	597,753.65	3,432.10	223,173.59	824,359.34
Balance.....	53,131.85	2,638,966.99	16,139.49	2,708,238.33

LEDGER ASSETS.

Mortgage loans on real estate.....	\$50,000.00
Book value of bonds.....	2,555,490.72
Deposited in trust companies and banks on interest.....	2,000.00
Cash in association's office, \$1,077.19; deposited in banks (daily bank balance on interest), \$99,670.42.....	100,747.61
Total ledger assets.....	2,708,238.33

NONLEDGER ASSETS.

Interest and rents due and accrued.....	35,866.43
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....	110,000.00
Gross assets.....	2,854,104.76

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	116.17
Total admitted assets.....	2,853,988.59

LIABILITIES.

Death claims due and unpaid (2).....	\$749.99
Death claims resisted (6).....	3,499.98
Death claims reported but not yet adjusted.....	49,849.89
Total death claims.....	54,099.86
Salaries, rents, expenses, commissions, etc., due or accrued (estimated).....	8,000.00
Advance assessments.....	18,176.00
Monuments.....	35,200.00
Funeral benefit.....	1,200.00
Total liabilities.....	116,675.86

EXHIBITS.

	Number	Amount
CERTIFICATES		
<i>Total business of the year.</i>		
Benefit certificates in force Dec 31, 1911, as per last statement	103,899	\$97,088,400 00
Benefit certificates written during the year	22,492	21,878,200 00
Total	126,391	118,966,600 00
Deduct terminated or decreased during the year	11,013	9,149,800 00
Total benefit certificates in force Dec 31, 1912	115,378	109,816,800 00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec 31, 1911, as per last statement	54	41,900 00
Benefit certificates written during the year	22	14,700 00
Total	76	56,600 00
Deduct terminated or decreased during the year	4	1,900 00
Total benefit certificates in force Dec 31, 1912	72	54,700 00
Received during the year from members in District of Columbia Mortuary, \$459 84, reserve, \$51 09, expense, \$138 40		649 33
DEATH CLAIMS, MONUMENTS, AND FUNERAL BENEFITS		
<i>Total claims.</i>		
Claims unpaid Dec 31, 1911, as per last statement	63	68,966 54
Claims (face value) incurred during the year	835	770,166 66
Total	898	839,133 20
Claims paid during the year	802	597,753 65
Balance	96	241,379 55
Saved by compromising or scaling down claims during the year		144,346 36
Claims rejected during the year	11	6,533 33
Claims unpaid Dec 31, 1912	85	90,499 86

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD, OMAHA, NEBR.

[President, Joseph C Root, secretary, John T Yates, incorporated, 1891, commenced business, 1891.
Home office, corner Fourteenth and Farnam Streets, Omaha, Nebr]

BALANCE SHEET

	Mortuary funds	Emergency funds	Building funds	Expense funds	Total
Balance from previous year . .	\$147,709 31	\$13,572,366 41	\$734,264 11	\$213,825 83	\$14,635,165 66

INCOME

Membership fees actually received				\$119,488 80	\$119,488 80
All other assessments or premiums	\$6,989,000.33	\$931,866 72	\$410,653 35	987,146.72	9,318,667 12
From members at large				2,877 87	2,877 87
Total received from members	6,989,000 33	931,866 72	410,653 35	1,109,513 39	9,441,033 79
Deduct payments returned to applicants and members	11,978 30			7,892.75	19,871 05
Net amount received from members	6,977,022 03	931,866 72	410,653 35	1,101,620 64	9,421,162 74
Interest on bonds		612,584 25			612,584 25
Interest from all other sources . .	7,145 87	6,008 00	2,676 60	1,610 34	17,440 81
Gross rents from association's property, including \$21,820 for association's occupancy of its own buildings				42,979 05	42,979 05
Sale of lodge supplies				15,110 82	15,110 82
Boys of Woodcraft—dues, charter, and membership fees				306 33	306 33
Indemnity for fire loss				10,627 45	10,627 45
Sovereign Visitor advertising . .				29,202 59	29,202 59
Surety bonds for bonding camp officers				14,003 60	14,003 60
Deposit for guaranty to fulfill agreement providing for improvement of vacant lot 6, block 143, city of Omaha				15,000.00	15,000 00

INCOME—Continued.

	Mortuary funds.	Emergency funds	Building funds	Expense funds	Total.
Child-Saving Institute..	-----	-----	-----	\$14 90	\$14 90
Head camp, jurisdiction North Carolina, per capita	-----	-----	-----	3 00	3 00
Head camp, jurisdiction Okla- homa, per capita	-----	-----	-----	40	40
Head camp, Pacific jurisdiction, dues	-----	-----	-----	300 00	300 00
Salvage from sale of plates and cards damaged by fire	-----	-----	-----	192 67	192 67
Loan, First National Bank of Omaha, Nebr.	-----	-----	-----	75,000 00	75,000 00
Suspense account and others	-----	-----	-----	100 00	100 00
Shortage charged to camp and others	\$1,488 21	-----	-----	3,653 69	5,141 90
Gross profit on sale or maturity of ledger assets, real estate	-----	-----	-----	42,526 00	42,526 00
Gross increase by adjustment in book value of ledger assets, bonds	-----	\$1,291 40	-----	-----	1,291 40
Total income	6,985,656 11	1,551,750 37	\$488,329 95	1,277,251 48	10,302,987 91

DISBURSEMENTS

Death claims	\$5,871,864 83	-----	-----	-----	\$5,871,864 83
Old-age benefits, permanent dis- ability	45,700 00	-----	-----	-----	45,700 00
Monuments	455,190 30	-----	-----	-----	455,190 30
Total benefits paid	6,372,755 13	-----	-----	-----	6,372,755 13
Commissions and fees paid to deputies and organizers	-----	-----	-----	\$250,161 20	250,161 20
Salaries of deputies and organiz- ers, and expenses	-----	-----	-----	304,291 07	304,291 07
Salaries of managers or agents not deputies or organizers (manager of construction of new building)	-----	-----	-----	5,000 00	5,000 00
Salaries of officers and trust- ees (4)	-----	-----	-----	34,500 00	34,500 00
Other compensation of officers and trustees	-----	-----	-----	5,670 67	5,670 67
Salaries and other compensation of committees	-----	-----	-----	10,205 34	10,205 34
Salaries of office employees (215). Salaries and fees paid to supreme medical examiners	-----	-----	-----	191,206 08	191,206 08
Salaries and fees paid to subor- dinate medical examiners	-----	-----	-----	10,000 00	10,000 00
Traveling and other expenses of officers, trustees, and commit- tees	-----	-----	-----	591 95	591 95
Insurance department fees	-----	-----	-----	12,592 94	12,592 94
Rent, including \$21,820 for asso- ciation's occupancy of its own buildings	-----	-----	-----	2,323 25	2,323 25
Advertising, printing, and sta- tionery	-----	-----	-----	27,342 50	27,342 50
Postage, express, telegraph, and telephone	-----	-----	-----	71,591 63	71,591 63
Lodge supplies	-----	-----	-----	35,364 21	35,364 21
Official publication	-----	-----	-----	20,962 69	20,962 69
Legal expense in litigating claims. Other legal expenses	-----	-----	-----	140,973 55	140,973 55
Furniture and fixtures	-----	-----	-----	8,021 36	8,021 36
Taxes, repairs, and other ex- penses on real estate	-----	-----	-----	6,000 00	6,000 00
Loss on sale or maturity of ledger assets, real estate	-----	-----	\$2,441 73	26,235 47	26,235 47
Decrease by adjustment of book value of ledger assets, bonds	-----	-----	-----	37,157 54	39,599 27
All other disbursements	-----	\$28,722 12	-----	3,000 00	3,000 00
Total disbursements	6,372,755 13	28,722 12	78,200 08	1,270,730 75	7,750,408 08
Balance	77,610 29	15,745,394 66	1,204,393 98	160,846 56	17,187,745 49

LEDGER ASSETS.

Book value of real estate.....	\$1,138,219 02
Mortgage loans on real estate.....	142,000 00
Book value of bonds.....	15,392,463 40
Deposited in trust companies and banks on interest.....	462,549 38
Cash in association's office.....	17,644 92
Due from deputies, \$458 50, due from others, \$1,514.76.....	1,973 26
Due from camps, \$26,182 98, due from others, \$6,712 53.....	32,895 51
Total ledger assets.....	17,187,745 49

NONLEDGER ASSETS

Interest and rents due and accrued.....	150,426 79
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....	780,000 00
Inventory, supplies, furniture, premiums, and blanks.....	103,768 35
Gross assets.....	18,221,940 63

DEDUCT ASSETS NOT ADMITTED

Balance due from organizers not secured by bonds.....	\$8,321 34
Book value of bonds over market value.....	150.14
Inventory, supplies, furniture, premiums, and blanks.....	103,768 35
	112,239 83
Total admitted assets.....	18,109,700 80

LIABILITIES

Death claims due and unpaid.....	\$4,933 40
Death claims resisted (55).....	62,770 80
Death claims reported but not yet adjusted (551).....	624,025 00
Total death claims.....	691,729 20
Old-age permanent disability (316).....	318,750.00
Less 4 per cent interest.....	48,333.30
	270,416 70
Total unpaid claims.....	962,145 90
Salaries, rents, expenses, commissions, etc., due or accrued.....	90,183.63
Advance assessments.....	175,093 90
Unpaid monuments on unadjusted and liquidated claims.....	238,100 00
All other liabilities.....	25,114 57
Total liabilities.....	1,490,643 00

EXHIBITS.

	Number	Amount.
CERTIFICATES		
<i>Total business of the year</i>		
Benefit certificates in force Dec 31, 1911, as per last statement.....	606,374	\$811,712,400 00
Benefit certificates written during the year.....	102,283	128,364,300 00
Benefit certificates increased during the year.....	-	1,197,500 00
Total.....	709,157	941,274,200 00
Deduct terminated or decreased during the year.....	66,857	82,682,700 00
Total benefit certificates in force Dec. 31, 1912.....	642,300	858,591,500 00
<i>Business in District of Columbia during year</i>		
Benefit certificate in force Dec 31, 1911, as per last statement.....	639	781,900 00
Benefit certificates written during the year.....	215	247,000 00
Benefit certificates received by transfer during the year.....	4	4,900 00
Benefit certificates increased during the year.....	-	2,000 00
Total.....	858	1,035,800 00
Deduct terminated or decreased during the year.....	172	216,900 00
Total benefit certificates in force Dec 31, 1912.....	686	818,900 00
Received during the year from members in District of Columbia Mortuary, \$7,263 12, emergency fund, \$968.42, building fund, \$428 03, expense, \$1,024 59.....		9,684.16
DEATH CLAIMS		
<i>Total claims</i>		
Claims unpaid Dec 31, 1911, as per last statement.....	514	788,541 50
Claims (face value) incurred during the year.....	4,993	6,940,750 00
Total.....	5,507	7,729,291 50
Claims paid during the year.....	4,844	6,827,555 13
Balance.....	663	1,401,736 37
Saved by compromising or scaling down claims during the year.....	+17	397,382 17
Claims rejected during the year.....	74	74,525 00
Claims unpaid Dec 31, 1912.....	606	929,829 20

EXHIBITS—Continued.

	Number	Amount
DEATH CLAIMS—Continued.		
<i>District of Columbia claims</i>		
Claims unpaid Dec 31, 1911, as per last statement	- -	\$100 00
Claims (face value) incurred during the year	4	3,900 00
Total	4	4,000 00
Claims paid during the year	4	3,300 00
Balance	- -	700 00
Saved by compromising or scaling down claims during the year	- -	500 00
Claims unpaid Dec 31, 1912	-	200 00
OLD-AGE AND OTHER CLAIMS		
<i>Total claims</i>		
Claims unpaid Dec 31, 1911, as per last statement.	248	237,900 00
Claims incurred during the year	95	151,500 00
Total	343	389,400 00
Claims paid during the year	-	45,700 00
Balance	343	343,700 00
Saved by compromising or scaling down claims during the year.	27	24,950 00
Claims unpaid Dec 31, 1912.	316	318,750 00
<i>District of Columbia claims</i>		
Claims unpaid Dec 31, 1911, as per last statement	1	2,700 00
Claims paid during the year	-	300 00
Claims unpaid Dec 31, 1912	1	2,400 00

WORKMEN'S CIRCLE, NEW YORK, N Y

[President, Meyer Davidoff, secretary, Jehiel Weintraub, incorporated, 1905, commenced business, 1905
Home office, 89-91 Delancey Street, New York, N. Y.]

BALANCE SHEET.

	Mortuary funds	Reserve funds	Disability funds.	Sana- torium funds.	Volun- tary contri- butions	Expense funds	Total
Balance from previous year	\$10,383 99	\$219,953 58	.....	\$57,510 60	\$3,714 58	.....	\$291,562 75

INCOME

Membership fees actually received		\$22,708 00	.....	.....	.....	\$1,240 78	\$23,948 78
Special assessment . . . . .	.....	12,997 43	.....	.....	.....	.....	12,997 43
Sick benefit funds. . . . .	.....	.....	\$119,826 17	.....	.....	.....	119,826 17
Dues and per capita tax.	\$40,590 28	18,355 89	13,317 08	\$46,608 69	.....	44,916 91	163,788 85
Reinstatement.	298 96	.....	1,247 06	460 84	.....	561 62	2,568 48
Tax, new members for sanatorium . . . . .	.....	.....	.....	4,136 25	.....	.....	4,136 25
Total received from members.	40,889 24	54,061 32	134,390 31	51,205 78	.....	46,719 31	327,265 96
Deduct payments returned to applicants and members (expelled members)	145 65	238 00	5,674 84	2,301 91	.....	1,962 77	10,323 17
Net amount received from members	40,743 59	53,823 32	128,715 47	48,903 87	.....	44,756 54	316,942 79
Interest on bonds and dividends on stocks . . . . .	.....	8,448 64	.....	.....	.....	.....	8,448 64
Interest from all other sources, savings bank	72 10	1,006 87	.....	.....	.....	.....	1,078 97
Gross rents from associations' property. . . . .	.....	3,880 96	.....	.....	.....	.....	3,880 96
Sale of lodge supplies. . . . .	.....	.....	.....	.....	.....	300 00	300 00
Consumption benefit refunded . . . . .	.....	.....	500 00	.....	.....	.....	500 00

INCOME—Continued

	Mortuary funds	Reserve funds	Disability funds	Sanato- rium funds	Volun- tary contri- butions	Expense funds	Total
Sick benefit refunded			\$93 00				\$93 00
Patients				\$7,100 00			7,100 00
Farm products at liberty				379 02			379 02
Entertainment sanitarium				549 81			549 81
Received from Labor League				500 00			500 00
Advertising						\$26 00	26 00
Flag rent						134 00	134 00
Post office rent						420 00	420 00
Education bureau						98 95	98 95
Donation and sanitarium				1,944 46			1,944 46
Application approval		\$80 37					80 37
For guardianship	\$46 25						46 25
Cemetery department					\$224 80		224 80
Dr. Miller					1 95		1 95
For charitable purposes					499 98		499 98
Total income	40,861 94	67,240 16	129,308 47	59,377 16	726 79	45,735 49	343,250 01

DISBURSEMENTS.

Death claims	\$36,615 00						\$36,615 00
Permanent disability claims			\$113,166 00				113,166 00
Consumption benefit			12,250 00				12,250 00
Total benefits paid	36,615 00		125,416 00				162,031 00
Consumption sanitarium at liberty				\$37,677 94			37,677 94
Salaries and other compensation of committees					\$806 78		806 78
Salaries of office employees					10,407 08		10,407 08
Other compensation of office employees					455 78		455 78
Salaries and fees paid to subordinate medical examiners					24 85		24 85
Traveling and other expenses of officers, trustees, and committees					286 90		286 90
Collection and exchange					89 03		89 03
Insurance department fees					75 00		75 00
Rent					2,000 00		2,000 00
Advertising, printing, stationery, and books					3,407 45		3,407 45
Postage, express, telegraph, and telephone					2,359 33		2,359 33
Official publication					9,718 15		9,718 15
Expense of supreme lodge meeting					4,869 88		4,869 88
Old-age dues protect funds		\$384 05					384 05
Other legal expenses					800 00		800 00
Interest on bonds acquired 1912		752 46					752 46
Taxes, repairs, and other expenses on real estate		3,885 74					3,880 74
Gross decrease by adjustment in book value of ledger assets (bonds)		5,385 00					5,385 00
All other disbursements					\$706 84	4,478 96	5,185 80
Total disbursements	36,615 00	10,402 25	125,416 00	37,677 94	706 84	39,779 19	250,597 22
Balance	14,630 93	276,791 49	3,892 47	79,209 82	3,734 53	5,956 30	384,215 54

LEDGER ASSETS

Book value of real estate (equity)	\$68,953 35
Book value of bonds and stocks	270,660 00
Gas light company deposits	90 00
Cash in association's office, \$153, deposited in banks (not on interest), \$881 39	1,034 39
Sanitarium department	1,500 00
Members at large, \$86 65, branches, \$2,621 66	2,708 31
Branch supplies, \$2,999 10, furniture and fixtures, \$4,978 55, sanitarium furniture, \$6,701 30, live stock, \$380	15,058 95
Sanitarium building expense	1,695 70
Accounts current	12 74
Total ledger assets	384,215 54

NONLEDGER ASSETS.

Interest and rents due and accrued	\$2,617 55
Gross assets	386,833 09
DEDUCT ASSETS NOT ADMITTED	
Branch balance, \$2,621 66, members at large, \$86 65	\$2,708 31
Sanatorium building expense	1,695 70
Branch supplies	2,999 10
Furniture and fixtures	4,978 55
Sanatorium	6,701 30
Live stock	380 00
	<u>19,462 96</u>
Total admitted assets	<u>367,370 13</u>

LIABILITIES

Death claims due and unpaid (22)	\$7,697 90
Death claims adjusted not yet due (10)	3,200 00
Total death claims	10,897 90
Cemetery department, \$224 86, Dr Miller, \$1 95	226 81
Russian refugee relief fund	3,511 35
Interest on—	
First mortgage 211-213, Henry Street, New York City, N Y, \$40,000, at 5 percent for 5 months	833 33
Second mortgage 211-213 Henry Street, New York City, N Y, \$12,000, at 6 per cent for 1 month	60 00
Total liabilities	<u>15,529 39</u>

EXHIBITS.

	Number	Amount
CERTIFICATES		
<i>Total business of the year</i>		
Benefit certificates in force Dec 31, 1911, as per last statement	38,295	\$11,588,600 00
Benefit certificates written during the year	9,708	2,505,300 00
Benefit certificates increased during the year		29,400 00
Total	48,003	14,123,300 00
Deduct terminated or decreased during the year	6,278	1,727,900 00
Total benefit certificates in force Dec 31, 1912	41,725	12,395,400 00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec 31, 1911, as per last statement	281	92,800 00
Benefit certificates written during the year	82	25,200 00
Benefit certificates received by transfer during the year	64	21,400 00
Total	427	139,400 00
Deduct terminated or decreased during the year	102	33,100 00
Total benefit certificates in force Dec 31, 1912	325	106,300 00
Received during the year from members in District of Columbia Mortuary, \$365 12, reserve, \$121 70, disability, \$870, sanatorium, \$304 50, expense, \$297 54		1,958 86
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec 31, 1911, as per last statement	32	10,383 99
Claims (face value) incurred during the year	118	37,000 00
Total	150	47,383 99
Claims paid during the year	118	36,615 00
Balance	32	10,708 99
Interest on 9 claims		128 91
Claims unpaid Dec 31, 1912	32	10,897 90
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year (paid)	2	600 00

EXHIBITS—Continued

	Number	Amount.
CONSUMPTION-BENEFIT CLAIMS		
<i>Total claims</i>		
Claims incurred and paid during the year (gross amount)	235	\$12,250 00
Refunded	10	500 00
Net amount paid.....	225	11,750 00
SICK-BENEFIT CLAIMS		
<i>Total claims</i>		
Claims incurred and paid during the year (gross amount) ..	4,918	113,166 00
Refunded	22	93 00
Net amount paid.....	4,896	113,073 00
<i>District of Columbia claims</i>		
Claims incurred and paid during the year (gross amount).....	15	354 00

**SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS,
TORONTO, CANADA**

[President, E. G. Stevenson, secretary-treasurer, R. Mathison, incorporated, 1881, commenced business,
1881 Home office, corner Bay and Richmond Streets, Toronto, Ontario, Canada]

BALANCE SHEET.

	Mortuary funds	Sick and funeral	General	Total
Balance from previous year	\$18,536,173 40	\$129,472 09	\$3,324 23	\$18,668,969 72

INCOME

Membership fees actually received			\$132 53	\$132 53
All other assessments or premiums	\$3,793,663 36	\$365,865 53	178,540 53	4,338,069 42
Dues and per capita tax, extension of tax			269,053 49	269,053 49
Change of policy fees			2,349 12	2,349 12
Total received from members	3,793,663 36	365,865 53	450,075 07	4,609,604 56
Deduct payments returned to applicants and members	6,929 25		275 98	7,205 23
Net amount received from members	3,786,734 11	365,865 53	449,799 09	4,602,399 33
Interest on mortgage loans	363,573 08			363,573 08
Interest on collateral loans	45,004 23			45,004 23
Interest on bonds, mortgages and other securities	7 7			494,578 17
Interest on life insurance		436 06		14,015 16
Gross profits on life insurance				8,871 20
Surplus		15 60	29,933 45	31,350 59
Receipts on bonds, mortgages and other securities				4,240 42
Receipts on bonds, mortgages and other securities				100 00
Receipts on bonds, mortgages and other securities				100 00
Receipts on bonds, mortgages and other securities		4 85		4 85
Receipts on bonds, mortgages and other securities		50 00		50 00
Gross increase by adjustment in book value of ledger assets (bonds)	6,307 12			6,307 12
Gross increase by adjustment in book value of ledger assets (bonds)	826 86			826 86
Total income	4,725,315 83	366,372 04	479,733 14	5,571,421 01

DISBURSEMENTS.

	Mortuary funds.	Sick and funeral	General	Total
Death claims	\$2,400,311 60	...	...	\$2,400,311 60
Permanent disability claims	108,218 60	...	...	108,218 60
Sick and accident claims	...	\$259,250 18	...	259,250 18
Old-age benefits	552,509 76	...	...	552,509 76
Expectation of life.	7,943 40	...	...	7,943 40
Funeral claims	...	20,684 81	...	20,684 81
Total benefits paid.	3,069,043 36	279,924 99	...	3,348,978 35
Commissions and fees paid to deputies and organizers.	...	4,077 63	\$37,228 83	41,306 46
Salaries of deputies and organizers.	...	13,824 33	125,003 07	138,827 40
Salaries of managers or agents not deputies or organizers, organizing expense	...	9,345 38	94,124 62	103,470 00
Salaries of officers and trustees (6)	...	3,449 96	30,550 04	34,000 00
Salaries of office employees (154)	...	13,982 73	84,027 96	98,010 69
Traveling and other expenses of officers, trustees, and committees.	...	...	8,447 98	8,447 98
Insurance department fees and inspection.	...	...	5,183 14	5,183 14
Rent, including \$9,252 90 for association's occupancy of its own buildings.	...	925 28	8,327 62	9,252 90
Advertising, printing, and stationery	...	325 00	2,839 99	3,164 99
Postage, express, telegraph, and telephone	...	1,448 06	13,014 76	14,462 82
Executive expense	...	...	1,512 55	1,512 55
Official publication	...	2,396 19	21,934 62	24,330 81
Legal expense in litigating claims	...	...	429 36	429 36
Other legal expenses	...	...	5,358 62	5,358 62
Furniture and fixtures.	...	...	602 63	602 63
Taxes, repairs, and other expenses on investments	4,152 69	...	...	4,152 69
Loss on sale or maturity of ledger assets (mortgages)	1,278 00	...	...	1,278 00
Gross decrease by adjustment in book value of ledger assets (bonds)	155 39	...	...	155 39
All other disbursements	3,070 52	376 74	48,299 23	51,746 49
Total disbursements.	3,077,699 96	330,086 29	480,915 02	3,894,701 27
Balance.	20,183,789 27	165,757 84	-3,857 65	20,345,689 46

LEDGER ASSETS

Book value of real estate.	\$979,547.18
Mortgage loans on real estate	3,583,242 50
Mortgage loans on real estate, Supplement B.	3,061,595 62
Loans secured by pledge of bonds, stocks, or other collateral.	1,443,825 17
Loans secured by pledge of bonds, stocks, or other collateral, Supplement C.	100,003 80
Book value of bonds and stocks	8,112,600.11
Book value of bonds, \$2,201,958 27, stocks, \$221,708 22, Supplement D	2,423,666 49
Deposited in trust companies and banks on interest.	561,520 51
Deposited in banks (not on interest).	74,787 96
Total ledger assets.	20,345,689.46

NONLEDGER ASSETS

Interest and rents due and accrued.	214,231 25
Market value of bonds and stocks over book value	257,906 36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.	1,079 52
Unpaid temporary loans, reinvestments.	\$2,816 00
Unpaid fire insurance reinvestments.	345 80
Furniture and fixtures.	31,792 35
Gross assets.	34,954.15
	20,853,860.74

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.	31,792.35
Total admitted assets.	20,822,068.39

LIABILITIES

Death claims due and unpaid (1).....	\$60 00	
Death claims adjusted not yet due (21).....	8,220 72	
Death claims resisted (23).....	26,619 69	
Death claims reported but not yet adjusted (105).....	104,519 70	
Present value of deferred death and disability claims payable in installments.....	6,507 60	
Total death claims.....		\$145,927 71
Permanent disability claims adjusted not yet due (228).....	81,664 84	
Permanent disability claims resisted (2).....	735 70	
Permanent disability claims reported but not yet adjusted (52).....	43,153 49	
Total permanent disability claims.....		125,554 03
Sick claims due and unpaid (144).....	2,929 08	
Funeral claims due and unpaid (38).....	1,667 94	
Funeral claims adjusted and not yet due (3).....	150 00	
Sick claims resisted (125).....	4,017 92	
Funeral claims resisted (5).....	275 00	
Sick and accident claims reported but not yet adjusted (253).....	8,290 50	
Funeral claims reported but not yet adjusted (25).....	1,242 94	
Total sick and accident claims.....		18,573 38
Present value of old age disability.....	771,124 00	
Old age and other benefits due and unpaid (46).....	7,719 46	
Total unpaid claims.....		1,068,898 58
Taxes due or accrued.....	1,223 78	
Advance assessments Mortuary, \$6,096 51, tax, \$443 20, sickness and funeral, \$257 57.....	6,797 28	
Accounts unpaid.....	\$4,462 06	
1912 claims reported in 1913 after closing of books.....	172,203 29	
		176,725 35
Total liabilities.....		1,253,644 99

EXHIBITS.

	Number	Amount
CERTIFICATES		
<i>Total business of the year</i>		
Benefit certificates in force Dec 31, 1911, as per last statement.....	241,571	\$242,093,787 00
Benefit certificates written during the year.....	24,250	18,341,075 00
Benefit certificates, reinstatements and card members.....	7,446	6,705,704 00
Benefit certificates increased during the year.....		246,633 00
Total.....	273,267	267,387,199 00
Deduct terminated or decreased during the year.....	30,214	25,977,070 00
Total benefit certificates in force Dec 31, 1912.....	243,053	241,410,129 00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec 31, 1911, as per last statement.....	44	61,000 00
Benefit certificates, reinstatements and card members.....	2	3,500 00
Total.....	46	64,500 00
Deduct terminated or decreased during the year.....	3	5,000 00
Total benefit certificates in force Dec 31, 1912.....	43	59,500 00
Received during the year from members in District of Columbia Mortuary, \$1,120 60, sick and funeral, \$4 84, expense, \$62 50.....		1,187 94
DEATH CLAIMS		
<i>Total claims</i>		
Claims unpaid Dec 31, 1911, as per last statement.....	142	131,928 92
Claims (face value) incurred during the year.....	2,277	2,482,102 02
Total.....	2,419	2,614,030 94
Claims paid during the year.....	2,243	2,400,311 60
Balance.....	176	213,719 34
Saved by compromising or scaling down claims during the year.....	53	53,863 05
Claims rejected during the year.....	26	20,436 18
Claims unpaid Dec, 31, 1912.....	150	139,420 11

EXHIBITS—Continued

	Number	Amount
DEATH CLAIMS—Continued		
<i>District of Columbia claims</i>		
Claims (face value) incurred during the year	1	\$2,000 00
Claims paid during the year	1	600 00
Balance		1,400 00
Saved by compromising or scaling down claims during the year		1,400 00
PERMANENT DISABILITY CLAIMS		
<i>Total claims</i>		
Claims unpaid Dec 31, 1911, as per last statement.	340	241,784 97
Claims incurred during the year	86	70,173 12
Total	426	317,958 09
Claims paid during the year	48	108,218 60
Balance	378	209,739 49
Claims rejected during the year	96	84,185 46
Claims unpaid Dec 31, 1912	282	125,554 03
SICK AND FUNERAL CLAIMS		
<i>Total claims</i>		
Claims unpaid Dec 31, 1911, as per last statement:		
Sick	366	9,833 24
Funeral	29	1,444 45
Claims incurred during the year		
Sick	12,368	268,672 36
Funeral	432	21,697 32
Total	13,195	301,647 37
Claims paid during the year		
Sick	12,087	259,250 18
Funeral	414	20,684 81
Claims rejected during the year and compromised		
Funeral	14	789 02
Sick	125	4,017 92
Claims unpaid Dec. 31, 1912		
Sick	522	15,237 50
Funeral	33	1,667 94
OLD AGE AND OTHER CLAIMS AND EXPECTATION OF LIFE.		
<i>Total claims</i>		
Claims unpaid Dec 31, 1911, as per last statement ..	60	11,020 80
Claims incurred during the year (6 expectation of life, \$7,943 40) ..	1,699	577,861 82
Total	1,759	588,882 62
Claims paid during the year (6 expectation of life, \$7,943 40) ..	1,692	560,513 16
Balance	67	28,369 46
Claims reported during the year	21	20,650 00
Claims unpaid Dec 31, 1912	46	7,719 46

COMPARATIVE TABLES.

MISCELLANEOUS INSURANCE COMPANIES,
DECEMBER 31, 1912.

TABLE O — *Miscellaneous insurance companies (casualty)*

Name and location	Class of business written in the District of Columbia	Capital	Assets
DISTRICT OF COLUMBIA COMPANIES			
Columbia Plate Glass.....	Plate glass.....	\$5,000 00	\$9,955 51
Commercial National.....	Life, accident and health..	25,000 00	27,514 48
Home Plate Glass	Plate glass.....	10,000 00	35,829 82
Total.....	.....	40,000 00	73,299 81
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA			
Ætna Accident and Liability, Hartford, Conn.	Liability, plate glass, auto property damage, etc	1,000,000 00	2,076,752 50
Ætna Life (accident department), Hartford, Conn.	Accident, health and liability ¹	.. .	.. .
American Bonding, Baltimore, Md.	Burglary and theft	750,000 00	2,872,826 64
American Credit-Indemnity, New York, N Y	Credit.....	350,000 00	1,227,085 46
American Fidelity, Montpelier, Vt.	Accident, health, liability, burglary, etc	750,000 00	2,227,608 99
Brotherhood Accident, Boston, Mass. ..	Accident and health.....	100,000 00	197,665 86
Casualty Co of America, New York, N Y.	Accident, health, liability, plate glass, etc	750,000 00	2,737,421 15
Columbian National Life (accident department), Boston, Mass	Accident and health ¹.....	.....	.....
Continental Casualty, Hammond, Ind.	.....do.....	300,000 00	2,077,628 33
Employer's Indemnity, Philadelphia, Pa	Liability.....	100,000 00	781,046 01
Fidelity and Casualty, New York, N Y.	Accident, health, liability, etc	1,000,000 00	11,148,389 89
Fidelity and Deposit, Baltimore, Md.....	.....do.....	2,000,000 00	8,524,791 93
Globe Indemnity, New York, N Y.	.....do.....	750,000 00	2,807,218 73
Great Eastern Casualty, New York, N Y.	Accident, health, plate glass, etc	250,000 00	852,121 51
Hartford Steam Boiler Inspection and Insurance, Hartford, Conn	Steam boiler.....	1,000,000 00	5,337,014 72
Indiana and Ohio Live Stock, Crawfordsville, Ind	Live stock	200,000 00	433,865 48
Lloyds Plate Glass, New York, N Y.....	Plate glass.....	250,000 00	939,082 07
Loyal Protective, Boston, Mass	Accident and health	100,000 00	387,810 74
Maryland Casualty, Baltimore, Md.	Accident, health, liability, etc	1,000,000 00	6,922,352 24
Massachusetts Accident, Boston, Mass. ..	Accident and health.....	100,000 00	201,103 33
Massachusetts Bonding and Insurance, Boston, Mass	Accident, health, liability, etc	1,000,000 00	2,774,303 22
Metropolitan Casualty, New York, N Y.	Accident, health and plate glass	200,000 00	894,660 74
National Casualty, Detroit, Mich.	Accident and health	200,000 00	340,008 49
National Surety, New York, N Y.....	Burglary and theft	2,000,000 00	7,192,687 61
New Amsterdam Casualty, New York, N Y.	Accident, health, liability, etc	400,000 00	1,283,461 20
New England Casualty, Boston, Mass. ....	.....do.....	1,000,000 00	1,830,610 42
New Jersey Fidelity and Plate Glass, Newark, N J	.....do.....	300,000 00	762,693 19
New York Plate Glass, New York, N Y.	Plate glass	200,000 00	982,545 26
North American Accident, Chicago, Ill.	Accident and health	200,000 00	726,129 41
Pacific Mutual Indemnity, Los Angeles, Cal	.....do.....	250,000 00	373,210 96
Preferred Accident, New York, N Y ..	Accident, health, liability, etc	700,000 00	2,927,027 58
Prudential Casualty, Indianapolis, Ind	.....do.....	300,000 00	862,294 20
Reliance Life (accident department), Pittsburgh, Pa	Accident and health ¹ ..	.....	.....
Royal Indemnity, New York, N Y..	Accident, health, liability, etc	1,000,000 00	2,967,033 83
Southwestern Surety, Durant, Okla.	Liability, plate glass, burglary, etc	542,525 00	1,401,933 93
Standard Accident, Detroit, Mich.	Accident, health, liability, etc	500,000 00	4,377,438 74
Travelers Indemnity, Hartford, Conn. ....	.....do.....	1,000,000 00	2,136,240 06
Travelers (accident department), Hartford, Conn	Accident, health and liability	2,500,000 00	17,431,368 57
Union Casualty, Philadelphia, Pa.	Accident, health, liability, etc	200,000 00	418,056 14
Union National Accident, Philadelphia, Pa. ²	.....	.....	.....

¹ See life statement.

companies) accident, health, plate glass, etc.

Liabilities	Surplus, including capital	Income	Disburse- ments	Business in the District of Columbia	
				Premiums received	Losses paid
\$1,416 65 1,504 42 2,994 30	\$8,538 86 26,010 06 32,835 43	\$3,301 82 65,708 34 6,875 98	\$3,677 74 65,497 53 6,796 36	\$2,750 77 46,472 47 5,027 98	\$1,962 75 17,231 91 2,329 80
5,915 46	67,384 35	75,886 14	75,971 63	54,251 22	21,524 46
569,313 22	2,107,430 28	993,729 13	688,065 50	6,025 22	684 03
-----	-----	-----	-----	32,419 10	23,918 44
1,302,230 54 686,656 70	1,570,596 10 540,428 67	1,591,905 71 799,827 91	1,454,492 12 922,029 11	1,497 88 320 00	98 00 -----
1,329,891 75	897,717 24	1,788,819 95	2,029,045 53	1,911 52	18 00
66,401 37 1,761,535 39	131,264 49 975,885 76	243,834 93 3,179,991.85	234,903 26 3,196,740 87	1,452 00 4,173 74	236 56 6,953 08
-----	-----	-----	-----	117 50	-----
1,315,038 16 513,372 08 7,867,105 85	762,590 17 267,873 93 3,281,284 04	3,476,612 59 749,490 50 8,996,153 13	3,421,901 92 741,606 01 8,236,834 96	21,956 70 3,463 23 52,573.32	10,470 87 631 40 18,758 37
3,928,252 87 1,552,501 13 427,056 39	4,596,539 06 1,254,717 60 425,065 12	5,076,895 63 2,687,307 15 899,417 66	4,621,750 41 1,215,955 17 816,544 07	50,238 11 4,713 21 11,626 68	21,076 28 1,191.08 7,688 31
2,411,419 84	2,925,594 88	1,754,874 26	1,451,245 97	2,806 11	327 16
200,524 96	233,340 52	378,949 03	349,065 59	330 60	380 00
404,085 30 181,014 83 4,809,572 96	534,996 77 206,795 91 2,312,779 28	633,271 59 569,255 71 6,117,830 24	619,934 47 531,064 40 5,501,859 51	1,198 74 154 00 51,334 98	423 40 75 36 42,621 96
71,379 54 1,372,822 43	129,723 79 1,401,480 79	366,113 92 2,188,263 61	354,708 50 1,563,002 47	4,540 55 3,470 88	1,405 50 396 70
455,779 37	438,881 37	730,789 44	680,995 67	2,295 50	1,614 98
48,394 43 3,638,573 83 775,550 48	291,614 06 3,554,113 78 507,910 72	754,989 47 4,083,417.36 1,130,581 01	742,305 24 3,098,742 55 1,060,997 32	121 46 368 35 6,521 76	52 83 25 00 1,754 43
518,172 70 337,321 05	1,312,437 72 425,372 14	955,270 03 516,831 29	401,835 89 458,799 20	1,434 97 2,749 57	----- 1,798 45
401,586 25 266,162 38 43,852 24	580,959 01 459,967 03 320,358 72	662,636 36 1,307,879 88 107,852 74	618,127 62 1,280,601 37 94,863 85	834 04 13,716 39 23,069 77	281 00 3,200 07 8,454 31
1,487,570 67	1,439,456 91	2,147,471 43	1,894,324 55	10,278 01	1,354 92
204,893 71	657,400 49	667,111 85	318,928 35	1,010 07 126 69	43 18 -----
1,525,283.18	1,441,750 65	2,436,357 87	1,400,899 99	4,571 78	235 35
583,876 32	818,057 61	746,433 31	490,237 67	4,972 66	463 79
2,405,526 54	1,971,912 20	3,209,226 23	2,884,871 97	7,651 68	3,459 53
705,387 62 10,371,200 82	1,430,852 44 7,060,167 75	955,358 87 13,111,335 65	671,076 71 12,513,052 01	8,694 76 49,203 69	1,199 05 12,982 79
139,279 98	278,776 16	282,640 72	251,489 01	8,828 90	2,605 46
-----	-----	-----	-----	-----	-----

* Did not file statement

TABLE O — *Miscellaneous insurance companies (casualty)*

Name and location	Class of business written in the District of Columbia	Capital	Assets
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA—continued			
United States Casualty, New York, N. Y.	Accident, health, liability, etc	\$500,000 00	\$2,753,157 45
United States Fidelity and Guaranty, Baltimore, Md	do	2,000,000 00	7,339,650 11
United States Health and Accident, Saginaw, Mich	Accident and health	300,000 00	1,026,986 04
Total . . . . .	.....	26,042,525 00	113,153,282 73
UNITED STATES BRANCHES OF FOREIGN COMPANIES			
Employers' Liability Assurance, London, England	Accident, health, liability, etc	250,000 00	7,465,531 92
Frankfort General, Frankfort on the Main, Germany	do	250,000 00	1,480,256 59
General Accident, Fire and Life Assurance, Perth, Scotland	do	250,000 00	2,805,543 85
Ocean Accident and Guarantee, London, England	do	250,000 00	4,776,085 18
Total . . . . .	.....	1,000,000 00	16,527,417 54
RECAPITULATION			
Local . . . . .	.....	40,000 00	73,299 81
Domestic . . . . .	.....	26,042,525 00	113,153,282 73
Foreign . . . . .	.....	1,000,000 00	16,527,417 54
Grand total . . . . .	.....	27,082,525 00	129,754,000 08

companies) accident, health, plate glass, etc—Continued

Liabilities	Surplus, including capital	Income	Disburse- ments	Business in the District of Columbia	
				Premiums received	Losses paid
\$1,453,157 45	\$1,300,000 00	\$2,000,493 35	\$1,863,388 24	\$14,913 11	\$4,769 47
4,174,273 10	3,165,377 01	5,712,283 12	5,059,069 67	11,993 74	859 79
281,986 04	745,000 00	1,182,253 77	1,123,383 05	4,176 40	2,179.47
60,388,003 56	52,765,279 17	85,193,757 75	74,858,739 77	433,857 37	184,678 37
5,220,988 69	2,244,543 23	6,648,569 72	5,151,810 12	23,157 32	10,814 25
1,021,625 57	458,631 02	1,288,204 54	1,275,197 20	6,104 33	1,250 10
2,223,464 26	582,079 59	3,730,438 51	3,589,367 98	23,460 14	7,507 88
3,479,951 43	1,296,133 75	4,204,231 65	3,928,519 56	2,857 49	595 67
11,946,029 95	4,581,387 59	15,871,444 42	13,944,894 86	55,579 28	20,167 90
5,915 46	67,384 35	75,886 14	75,971 63	54,251 22	21,524 46
60,388,003 56	52,765,279 17	85,193,757 75	74,858,739 77	433,857 37	184,678 37
11,946,029 95	4,581,387 59	15,871,444 42	13,944,894 86	55,579 28	20,167 90
72,339,948 97	57,414,051 11	101,151,088 31	88,879,606 26	543,687 87	226,370 73

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF MISCELLANEOUS
INSURANCE COMPANIES, SHOWING THEIR CONDITION
ON DECEMBER 31, 1912.

COLUMBIA PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No 1314 F Street NW, Washington, D C Incorporated 1904, commenced business, 1904
H R Howenstein, president, E R Richardson, secretary]

CAPITAL.

Capital stock paid up in cash.. . . .	\$5,000 00
Amount of ledger assets Dec 31 of previous year.....	<u>\$10,179 37</u>

INCOME

Gross premiums written and renewed during the year... . .	\$3,083 39
Deduct return premiums on policies canceled.	332 62
Total net premiums.....	2,750 77
Interest on mortgage loans, \$550 17, from other sources, \$0 88.	551 05
Total income	<u>3,301 82</u>
Sum.....	<u>13,481 19</u>

DISBURSEMENTS

Net amount paid policyholders for losses	1,962 75
Policy fees retained by agents.	962 82
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.. . . .	180 00
State taxes on premiums	45 92
Insurance department licenses and fees	10 00
Advertising	14 25
Printing and stationery.....	2 00
Stockholders for interest or dividends.. . . .	500 00
Total disbursements.....	<u>3,677 74</u>
Balance	<u>9,803 45</u>

LEDGER ASSETS

Mortgage loans on real estate, first liens	8,881 00
Cash in office	499 97
Gross premiums in course of collection on policies or renewals issued on or after Oct 1, 1912.	409 60
Bills receivable.....	12 88
Ledger assets as per balance	<u>9,803 45</u>

NONLEDGER ASSETS

Interest due and accrued on mortgages.	152 06
Furniture and fixtures.....	21 85
Gross assets.	<u>9,977 36</u>

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....	21 85
Total admitted assets.....	<u>9,955 51</u>

LIABILITIES

Unearned premiums at 50 per cent on risks running one year or less.	1,375 39
State, county, and municipal taxes due or accrued.	41 26
Total amount of all liabilities except capital	1,416 65
Capital actually paid up in cash.	\$5,000 00
Surplus over all liabilities.	3,538 86
Surplus as regards policyholders.	8,538 86
Total liabilities.....	<u>9,955 51</u>

EXHIBIT OF PREMIUMS

In force Dec 31, 1911 (plate glass).	3,061 06
Written or renewed during the year.....	3,397 78
Total.	6,458 84
Deduct expirations and cancellations.....	3,708 07
Net in force Dec 31, 1912	<u>2,750 77</u>

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year	2,750.77
Gross losses paid.....	1,962.75

COMMERCIAL NATIONAL INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at corner of Ninth and Pennsylvania Avenue NW, Washington, D. C. Incorporated, 1908, commenced business, 1909 A. C. Moses, president, Julian H. Grubb, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$25,000 00
Amount of ledger assets Dec 31, of previous year.....	9,385 67
Increase of paid-up capital during the year.....	24,000 00
Extended at.....	\$33,385 67

INCOME

Accident and health	
Gross premiums written and renewed during the year.....	\$46,839 99
Deduct return premiums on policies canceled.....	367 52
Total net premiums.....	46,472 47
Total interest and rents.....	45 87
Premium on capital stock.....	19,190 00
Total income.....	65,708 34
Sum.....	99,094 01

DISBURSEMENTS

Gross amount paid for losses	
Accident.....	2,231 15
Health.....	15,000 76
Total.....	17,231 91
Investigation and adjustment of claims.....	314 75
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	34,120 40
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	2,764 85
Salaries, traveling and all other expenses of agents not paid by commissions.....	4,520 50
Medical examiners' fees and salaries.....	223 40
Rents.....	599 96
State taxes on premiums.....	108 33
Insurance department licenses and fees.....	145 17
Legal expenses.....	375 10
Advertising.....	251 98
Printing and stationery.....	1,172 15
Postage, telegraph, telephone, and express.....	292 38
Furniture and fixtures.....	1,699 41
Traveling.....	97 60
Light.....	12 73
Miscellaneous.....	1,250 18
Office.....	110 48
Janitor.....	206 26
Total disbursements.....	65,497 53
Balance.....	33,596 48

LEDGER ASSETS

Cash in office.....	519 69
Deposits in trust companies and banks not on interest.....	830 50
Deposits in trust companies and banks on interest.....	25,000 00
Gross premiums in course of collection on policies or renewals issued on or after Oct 1, 1912—	
accident.....	1,009 97
Bills receivable.....	6,082 00
Agents' balances.....	134 32
Deposit with Electric Light Co.....	20 00
Ledger assets as per balance.....	33,596 48

NONLEDGER ASSETS.

Furniture and fixtures.....	\$1,699 41
Supplies, printed matter, and stationery.....	500 00
	2,199 41
Gross assets.....	35,795 89

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, \$6,082, furniture and fixtures, \$1,699 41.....	7,781 41
Supplies, printed matter, and stationery.....	500 00
Total.....	8,281 41
Total admitted assets.....	27,514 48

LIABILITIES

Unearned premiums at 50 per cent on risks running one year or less.	\$307 34
Estimated amount hereafter payable for Federal, State, and other taxes based upon the business of the year of this statement.	697 08
Total amount of all liabilities except capital.	1,504 42
Capital actually paid up in cash	\$25,000 00
Surplus over all liabilities.	1,010 06
Surplus as regards policyholders.	26,010 06
Total liabilities.	27,514 48

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Accident and health	
Gross premiums less return premiums on risks written or renewed during the year	46,472 47
Gross losses paid	17,231 91

HOME PLATE GLASS INSURANCE CO OF THE DISTRICT OF COLUMBIA.

[Located at National Union Building, 918 F Street NW, Washington, D. C. Incorporated, 1902, commenced business, 1902 John B Larner, president, Philip F Larner, secretary]

CAPITAL

Capital stock paid up in cash	\$10,000 00
Amount of ledger assets Dec 31 of previous year.	\$35,529 31

INCOME

Plate glass	
Gross premiums written and renewed during the year.	5,099 43
Deduct return premiums on policies canceled	71 45
Total net premiums.	5,027 98
Interest on mortgage loans, \$1,803, collateral loans, \$45	1,848 00
Total income	6,875 98
Sum	42,405 29

DISBURSEMENTS

Gross amount paid for losses	\$2,414 80
Deduct salvage	15 00
Net amount paid policyholders for losses	2,399 80
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,093 82
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.	1,395 00
Rents	300 00
State taxes on premiums	68 38
Insurance department licenses and fees	10 00
Advertising	33 27
Printing and stationery	31 40
Postage, telegraph, telephone, and express	14 00
Stockholders for interest or dividends.	1,200 00
Miscellaneous	\$15 90
Interest	43 16
Agents' balances charged off	59 06
	191 63
Total disbursements	6,796 36
Balance	35,608 93

LEDGER ASSETS

Mortgage loans on real estate, first liens.	32,700 00
Loans secured by pledge of bonds, stocks, or other collaterals.	900 00
Cash in office	77 91
Deposits in trust companies and banks not on interest	1,593 97
Deposits in trust companies and banks on interest	1,071 88
Gross premiums in course of collection	
On policies or renewals issued on or after Oct 1, 1912	\$202 35
On policies or renewals issued prior to Oct 1, 1912	134 70
	337 05
Ledger assets as per balance.	35,608 93

NONLEDGER ASSETS

Interest due and accrued on	
Mortgages.	\$348 09
Collateral loans.	7 50
	355 59
Gross assets.	35,964 52

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct 1, 1912.....	\$134 70
Total admitted assets.....	35,829 82

LIABILITIES

Total unpaid claims and expenses of settlement	280 00
Unearned premiums at 50 per cent on risks running one year or less	\$2,519 22
Unearned premiums pro rata on risks running more than one year	80 52
Total unearned premiums.....	2,599 72
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912—plate glass	36 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3 25
State, county, and municipal taxes due or accrued	75 42
Total amount of all liabilities except capital	2,994 39
Capital actually paid up in cash	\$10,000 00
Surplus over all liabilities	22,835 43
Surplus as regards policyholders.....	32,835 43
Total liabilities.....	35,829 82

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—plate glass	4,736 61
Written or renewed during the year	5,099 43
Total	9,836 04
Deduct expirations and cancellations.. ..	4,617 61
Net in force Dec 31, 1912	5,218 43

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1911.

Plate glass	
Gross premiums less return premiums on risks written or renewed during the year.....	5,027 98
Gross losses paid	2,329 80

ÆTNA ACCIDENT & LIABILITY CO., HARTFORD, CONN.

Located at No 650 Main Street, Hartford, Conn. Incorporated 1883, commenced business 1907 M. G. Bulkeley, president, J Scofield Rowe, secretary]

CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00
Amount of ledger assets Dec 31 of previous year	\$2,365,066 91

INCOME

	Gross premiums written and renewed during the year.	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Liability	\$101,430 68	\$51,623 69	\$5,277 62	\$18,399 69	\$75,301 00	\$26,129 68
Fidelity	32,417 85	400 00	1,254 86	1,714 50	3,369 36	29,048 49
Surety	124,012 15	1,196 78	2,601 22	2,136 88	5,934 85	118,077 30
Plate glass	149,510 31	263 87	7,051 17	29,958 49	37,273 53	112,236 78
Burglary and theft	199,314 77	12,178 91	12,420 75	30,526 50	55,126 16	144,188 61
Sprinkler	55,995 37	8,952 74	3,208 41	9,485 05	21,646 20	34,349 17
Fly wheel	4,740 47	2,185 75	395 21	248 39	2,829 35	1,911 12
Automobile property damage.....	602,378 59	3,652 50	62,612 39	96,369 79	162,634 68	439,743 91
Total	1,269,800 19	80,454 21	94,821 63	188,839 29	364,115 13	905,685 06

Total net premiums.....	\$905,685 06
Interest on mortgage loans, \$35,546 32, collateral loans, \$1,796 75	\$37,343 07
Interest on bonds and dividends on stocks, \$43,621 29, from other sources, \$7,079 71.	50,701 00

Total interest..... 88,044 07

Total income..... 993,729 13

Sum..... 3,358,796 04

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy-holders for losses
		Reinsurance	Salvage		
Fidelity..	\$200 00	.. . . .	.. . . .	.. . . .	\$200 00
Surety	124 80	.. . . .	.. . . .	.. . . .	124 80
Plate glass..	40,419 79	\$51 85	\$452 44	\$504 29	39,915 50
Burglary and theft	56,200 06	3,529 13	2,586 10	6,115 23	50,084 83
Sprinkler	9,195 88	353 71	138 71	492 42	8,703 46
Automobile property damage..	141,152 45	.. . . .	5,476 34	5,476 34	135,676 11
Total	247,292 98	3,934 69	8,653 59	12,588 28	234,704 70

Investigation and adjustment of claims..	\$12,307 65
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	211,047 95
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	61,209 14
Salaries, traveling, and all other expenses of agents not paid by commissions	17,510 21
Inspections (other than medical and claim)	4,986 72
Rents	2,702 07
State taxes on premiums	7,481 70
Insurance department licenses and fees..	7,091 89
All other licenses, fees, and taxes	8,053 35
Legal expenses	1,695 32
Advertising	6,656 85
Printing and stationery	31,135 13
Postage, telegraph, telephone, and express	8,310 96
Furniture and fixtures	7,738 12
Stockholders for interest or dividends	60,000 00
Sundry expenses	\$5,230 24
Investment expense..	205 50
Total disbursements	688,065 50
Balance	2,670,730 54

LEDGER ASSETS

Mortgage loans on real estate, first liens	632,781 25
Loans secured by pledge of bonds, stocks, or other collaterals	10,300 00
Book value of bonds and stocks	1,559,435 49
Cash in office	191.59
Deposits in trust companies and banks not on interest	56,087 01
Deposits in trust companies and banks on interest	107,747 85

	On policies or renewals issued on or after Oct. 1, 1912	On policies or renewals issued prior to Oct. 1, 1912	
Gross premiums in course of collection:			
Liability	\$16,604 80	\$1,391 04	
Fidelity	5,234 70	642 53	
Surety	21,045 41	4,964 61	
Plate glass	25,189 44	1,444 18	
Burglary and theft	27,810 95	2,493 79	
Sprinkler	9,759 99	855 22	
Flywheel	911 34	132 00	
Automobile property damage..	74,219 46	12,372 49	
Total	180,776 09	24,295 86	205,071 95
Bills receivable			6,215 60
Advance traveling expenses..			200 00
Ledger assets as per balance..			2,670,730 54

NONLEDGER ASSETS

Interest due and accrued on		
Mortgages	\$14,628 84	
Bonds	13,893 74	
Collateral loans	610 46	
Other assets	290 79	
Market value of bonds and stocks over book value		29,423 83
Due from reinsurance companies		5,609 51
		1,700 08
Gross assets		2,707,463.96

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$6,215 60
Premiums in course of collection written prior to Oct 1, 1912.....	24,295 86
Advance traveling expenses.....	200 00
Total.....	\$30,711 46
Total admitted assets.....	2,676,752 50

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Surety.....	\$3,892 40	\$932 00	.. .	\$4,874 40	.. .	\$4,874 40	\$243 72	\$5,118 12
Plate glass.....	-	1,706 32	.. .	1,706 32	.. .	1,706 32	85 32	1,791 64
Burglary and theft.....	-	4,784 00	\$3,957 00	8,741 00	\$1,000 00	7,741 00	387 05	8,128 05
Sprinkler.....	-	127 50	.. .	127 50	6 25	121 25	6 06	127 31
Automobile property damage.....	-	18,906 95	10,583 24	29,490 19	..	29,490 19	1,474 51	30,964 70
Total.....	3,892 40	26,506 77	14,540 24	44,939 41	1,006 25	43,933 16	2,196 66	46,129 82
Total unpaid claims and expenses of settlement.....								\$46,129 82
Unearned premiums at 50 per cent on risks running one year or less.....								\$393,332 73
Unearned premiums, pro rata, on risks running more than one year.....								52,990 81
Total unearned premiums.....								446,323 54
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912, viz:								
Fidelity.....							1,570 41	
Sprinkler.....							2,440 00	
Automobile property damage.....							18,554 86	
Surety.....							5,261 35	
Burglary and theft.....							8,343 29	
Liability.....							4,151 20	
Plate glass.....							7,556 83	
Fly wheel.....							227 84	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....								48,105 78
State, county, and municipal taxes due or accrued.....								868 22
Reinsurance.....								9,134 15
Advance premiums (100 per cent).....								17,946 95
Total amount of all liabilities except capital.....								569,313 22
Capital actually paid up in cash.....								1,000,000 00
Surplus over all liabilities.....								1,107,439 28
Surplus as regards policyholders.....								2,107,439 28
Total liabilities.....								2,676,752 50

EXHIBIT OF PREMIUMS

	Liability	Plate glass	Fly wheel	Surety.
In force Dec 31, 1911.....		\$88,228 48	\$3,623 85	\$1,067 14
Written or renewed during the year.....	\$101,430 68	149,510 31	4,740 47	124,012 15
Total.....	101,430 68	237,738 79	8,364 32	125,079 29
Deduct expirations and cancellations.....	26,195 30	124,541 92	2,329 19	26,971 97
Balance.....	75,235 38	113,196 87	6,035 13	98,107 32
Deduct reinsured policies.....	75,235 38	73 34	1,930 26	1,925 01
Net in force Dec 31, 1912.....		113,123 53	4,104 87	96,182 31
Amount at risk Dec 31, 1912.....				15,713,985 00

EXHIBIT OF PREMIUMS—Continued

	Fidelity	Burglary and theft	Automobile property damage	Sprinkler
In force Dec 31, 1911.	\$327 50	\$148,470 98	\$309,253 60	\$11,803 27
Written or renewed during the year	32,417 85	199,314 77	602,378 59	55,995 37
Total.	32,745 35	347,785 75	911,632 19	67,798 64
Deduct expirations and cancellations	4,601 14	158,312 35	497,921 71	17,850 78
Balance	28,144 21	189,473 40	413,710 48	49,947 86
Deduct reinsured policies	400 00	14,910 19	-	8,554 47
Net in force Dec 31, 1912.	27,744 21	174,563 21	413,710 48	41,393 39
Amount at risk Dec 31, 1912.	8,696,351 00	.....	.....	.....

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross pre- miums less return premiums on risks written or renewed during the year	Gross losses paid
Liability	\$181 88	.....
Plate glass.	107 17	\$9 50
Burglary and theft	363 60	208 40
Automobile property damage	5,372 57	466 13
Total	6,025 22	684 03

AMERICAN BONDING CO , BALTIMORE, MD.

[Located at Equitable Building, Calvert and Fayette Streets, Baltimore, Md , incorporated, 1894, commenced business in 1895, George Cator, president, William E. P. Duvall, secretary]

CAPITAL

Capital stock paid up in cash \$750,000 00
Amount of ledger assets Dec 31, of previous year. \$2,891,319 03

INCOME

	Gross premi- ums written and renewed during the year	Deduct—			Total deductions	Net premiums.
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken		
Fidelity.	\$395,180 73	\$21,921 50	\$22,986 74	\$15,829 88	\$60,738 12	\$334,442.61
Surety	1,196,491 86	111,213 35	53,796 45	84,077.64	249,087 44	947,404 42
Burglary and theft	281,032 13	24,228 23	19,248 28	38,283 43	81,759 94	199,272 19
Total.	1,872,704 72	157,363 08	96,031 47	138,190 95	391,585 50	1,481,119 22

Total net premiums	\$1,481,119 22
Interest on deposits in trust companies and banks	\$6,953 16
Interest on bonds and dividends on stocks.	85,547 84
Interest on salvage.	922 09
Interest on branch office bank accounts	209 68
Rents.	240 00
Total interest and rents.	93,872 77
Income from investments of collateral deposits.	9,718 21
Less interest and expenses paid on collateral deposits.	7,264 20
Advance premiums Dec. 31, 1912.	9,703 83
Less advance premiums Dec. 31, 1911.	5,437.84
	4,265.99

Profit on sale or maturity of ledger assets (bonds, \$1,850, stocks, \$1,045.77).....	\$2,895 77
Increase in book value of ledger assets (bonds, \$997 95, stocks, \$6,300) ..	7,297 95
Total income.....	1,591,905 71
Sum.....	4,483,224 74

DISBURSEMENTS.

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Fidelity.....	\$100,723 97	\$452 54	\$13,935 68	\$14,388 22	\$86,335 75
Surety.....	303,278 85	16,682 00	78,221 71	94,903 71	208,375 14
Burglary and theft.....	100,396 62	13,571 90	1,365 85	14,937 25	85,459 37
Total.....	504,399 44	30,706 44	93,522 74	124,229 18	380,170 26

Investigation and adjustment of claims.....	\$29,419 02
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	323,590 34
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	157,324 22
Salaries, traveling and all other expenses of agents not paid by commissions.....	236,840 29
Inspections (other than medical and claim).....	5,406 65
Rents.....	16,038 87
Taxes on real estate.....	2,315 01
State taxes on premiums.....	28,830 24
Insurance department licenses and fees.....	15,418 14
All other licenses, fees, and taxes (Federal corporation tax, \$1,581 92, municipal license, \$2,433 85, tax on capital stock, \$21,985 20).....	26,000 97
Legal expenses.....	9,983 82
Advertising.....	4,707 98
Printing and stationery.....	18,085 48
Postage, telegraph, telephone, and express.....	13,507 89
Furniture and fixtures.....	8,691 51
Stockholders for interest or dividends.....	120,000 00
General miscellaneous expenses.....	28,868 16
Depreciation in market value of collateral.....	1,532 50
Agents' balances charged off.....	655 77
Decrease in book value of ledger assets:	
Bonds.....	\$26,830 00
Stocks.....	275 00
Total disbursements.....	1,454,492 12
Balance.....	3,028,732 62

LEDGER ASSETS

Book value of real estate.....			146,646 77
Mortgage loans on real estate, first liens.....			8,607 15
Book value of bonds and stocks.....			1,963,403 00
Cash in office.....			3,765 57
Deposits in trust companies and banks not on interest.....			10,000 00
Deposits in trust companies and banks on interest.....			463,215 26
		On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct. 1, 1912
Gross premiums in course of collection, viz			
Fidelity.....	\$28,337 15	\$10,240 14	
Surety.....	162,519 50	155,363 86	
Burglary and theft.....	44,047 78	4,477 28	
Totals.....	234,904 43	170,081 28	404,985 71
Due by suspended banks and trust companies, \$86,677 51, extended at.....			28,109 16
Ledger assets as per balance.....			3,028,732 62

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	14,175.30
Gross assets.....	3,042,907 92

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1912.....	170,081.28
Total admitted assets.....	2,872,826.64

LIABILITIES.

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total.
Fidelity... ..	\$44,051 68	\$42,715 18	\$86,766 86	\$2,146 00	\$84,620 86	\$5,175 00	\$89,795 86
Surety... ..	100,396 68	180,010 49	280,407 17	11,090 86	269,316 31	21,300 00	290,616 31
Burglary and theft	15,299 20	17,202 00	32,501 20	10,568 00	21,933 20	1,458 00	23,391 20
Total.. . .	159,747 56	239,927 67	399,675 23	23,804 86	375,870 37	27,983 00	403,853 37

Total unpaid claims and expenses of settlement. \$403,853.37

Unearned premiums at 75 per cent on risks running one year or less. \$37,287 23

Unearned premiums at 50 per cent on risks running one year or less. 647,325 13

Unearned premiums pro rata on risks running more than one year. 106,036 36

Total unearned premiums. 790,648 72

Commissions, brokerage, and other charges due or to become due on policies

issued subsequent to Oct 1, 1912, viz

Fidelity. 5,667 43

Surety. 30,717 53

Burglary and theft. 8,655 16

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued. 45,040 12

State, county, and municipal taxes due or accrued. 1,500 00

Return premiums. 23,500 00

Reinsurance. 6,883 02

Advance premiums (100 per cent). 21,651 48

Advance premiums (100 per cent). 9,703 83

Total amount of all liabilities except capital. 1,302,230.54

Capital actually paid up in cash. 750,000 00

Surplus over all liabilities. 820,596 10

Surplus as regards policy holders. 1,570,596.10

Total liabilities. 2,872,826 64

EXHIBIT OF PREMIUMS.

	Surety.	Fidelity.	Burglary and theft
In force Dec 31, 1911.	\$1,025,322 74	\$329,412 55	\$288,326 23
Written or renewed during the year.	1,196,491 86	395,180 73	281,032 13
Total.	2,221,814 60	724,593 28	569,358 36
Deduct expirations and cancellations.	1,129,732 57	380,584 43	279,096 44
Balance.	1,092,082 03	344,008 85	290,261 92
Deduct reinsured policies.	127,269 39	22,638 84	30,330 32
Net in force Dec 31, 1912.	964,812 64	321,370 01	259,931 60
Amount at risk Dec 31, 1912.	265,362,404 20	99,852,524 77	...

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

Gross premiums less return premiums on risks written or renewed during the year (burglary and theft). \$1,497 88

Gross losses paid. 98.00

AMERICAN CREDIT-INDEMNITY CO., NEW YORK, N. Y

[Located at No 302 Broadway, New York City, N. Y. Incorporated 1893, commenced business 1893.
E. M. Treat, president, Jos. J. Gross, secretary.]

CAPITAL

Capital stock paid up in cash. \$350,000 00

Amount of ledger assets Dec 31, of previous year. \$1,538,631 22

INCOME

Gross premiums written and renewed during the year—credit	\$785,832.41	
Deduct—		
Reinsurance	\$2,187.50	
Return premiums on policies canceled	12,411.79	
Premiums on policies not taken	23,390.83	
Total deductions	37,990.12	
Total net premiums		\$747,842.29
Interest on deposits in trust companies	447.46	
Interest on bonds and dividends on stocks	48,677.82	
Interest on bills receivable and premium notes	2,860.34	
Total interest		51,985.62
Total income		799,827.91
Sum		<u>2,338,459.13</u>

DISBURSEMENTS

Gross amount paid for losses—credit	\$576,959.58	
Deduct salvage	4,962.59	
Net amount paid policyholders for losses		571,996.99
Investigation and adjustment of claims		16,878.40
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)		186,929.47
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees		51,108.68
Salaries, traveling and all other expenses of agents not paid by commissions		22,352.83
Rents		10,130.76
State taxes on premiums		13,821.99
Insurance department licenses and fees		1,566.30
All other licenses, fees, and taxes		4,002.38
Legal expenses		7,404.78
Advertising		7,106.04
Printing and stationery		3,427.58
Postage, telegraph, telephone and express		4,888.57
Traveling expenses	\$1,818.81	
Mercantile agencies	2,400.00	
Miscellaneous expenses	1,877.11	
Country exchanges	589.46	
Agents' balances charged off (net adjustment of agents' balances)		6,685.38
Loss on sale or maturity of ledger assets (bonds)		5,962.67
Total disbursements		<u>7,760.29</u>
Balance		<u>1,416,430.02</u>

LEDGER ASSETS

Book value of bonds and stocks	1,223,689.58
Cash in office	21.48
Deposits in trust companies and banks not on interest	29,225.77
Bills receivable	10,679.20
Premium notes	84,100.13
Office furniture and fixtures	45,296.07
Agent's balance (debit, \$27,996.46, credit, \$4,578.67)	23,417.79
Ledger assets as per balance	<u>1,416,430.02</u>

NONLEDGER ASSETS

Interest due and accrued on		
Bonds	\$12,552.71	
Premium notes not past due	433.42	
Market value of stocks over book value		12,986.13
Gross assets		<u>125.00</u>
		1,429,541.15

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, \$10,679.20, furniture and fixtures, \$45,296.07	\$55,975.27
Agents' balances	27,996.46
Premium notes past due	25,944.38
Book value of ledger assets over market value (bonds)	92,539.58
Total	<u>202,455.69</u>
Total admitted assets	<u>1,227,085.46</u>

LIABILITIES

Losses and claims—credit		
Reported or in process of adjustment	\$9,919 00	
Resisted	11,822 00	
Net unpaid claims, except liability claims.	\$21,741 00	
Special reserve for credit losses on policies in October, November, and December, 1912	109,179 82	
Special reserve for accrued losses on credit policies in force Dec 31, 1912	176,893 56	
Total unpaid claims and expenses of settlement		\$307,814 38
Unearned premiums pro rata on risks running one year or less	350,746 35	
Unearned premiums, pro rata on risks running more than one year	2,288 73	
Total unearned premiums		353,035 08
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oct 1, 1912—credit	5,314 75	
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued (estimated)	2,000 00	
State, county, and municipal taxes due or accrued	11,671 11	
Advance premiums (100 per cent)	400 00	
Reserve for outstanding guarantees to policyholders	6,421 47	
Total amount of all liabilities except capital		686,656 79
Capital actually paid up in cash	\$350,000 00	
Surplus over all liabilities	190,428 67	
Surplus as regards policyholders		540,428 67
Total liabilities		1,227,085 46

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—credit	754,137 26
Written or renewed during the year	785,832 41
Total	1,539,969 67
Deduct expirations and cancellations	830,959 97
Balance	709,009 70
Deduct reinsured policies	2,187 50
Net in force Dec 31, 1912	706,822 20

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—credit.. 320 00

AMERICAN FIDELITY CO., MONTPELIER, VT

[Located corner of Main and State Streets, Montpelier, Vt. Incorporated 1900, commenced business 1901.
James W. Brock, president, Harlan W. Kemp, secretary.]

CAPITAL.

Capital stock paid up in cash \$750,000 00
Amount of ledger assets Dec 31 of previous year \$2,521,351 14

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$150,926 60	\$5,596 04	\$4,788 57	\$32,883 01	\$43,267 62	\$107,658 98
Health	50,534 70	1,608 85	2,043 44	11,242 92	14,895 21	35,639 49
Liability	1,826,436 48	7,051 57	129,528 79	408,647 06	545,227 42	1,281,209 06
Fidelity	76,782 39	5,199 67	2,967 57	7,667 21	15,834 45	60,947 94
Surety	142,695 10	5,947 72	4,326 42	10,592 48	20,866 62	115,828 48
Burglary and theft	44,212 93	92 61	1,130 82	5,902 26	7,125 69	37,087 24
Automobile property damage	95,226 96	152 93	9,745 53	24,457 89	34,356 35	60,877 61
Workmen's collective	1,763 13	--	282 10	125 00	407 10	1,356 03
Team property damage	6,787 33	--	109 89	993 18	1,103 07	5,684 26
Total	2,395,372 62	25,649 39	154,923 00	508,511 01	689,083 53	1,706,289 09

Interest on bonds, \$78,095, from other sources, \$4,435 86 \$82,530 86

Total income... 1,788,819 95

Sum... 4,310,171 09

DISBURSEMENTS.

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident.....	\$58,661.55	\$1,308.21	—	\$1,308.21	\$57,353.34
Health.....	21,381.21	514.00	\$11.96	525.96	20,885.25
Liability.....	863,928.26	—	—	—	863,928.26
Fidelity.....	90,063.16	—	645.95	645.95	8,417.21
Surety.....	128,492.84	3,243.27	48,843.00	52,086.27	76,406.57
Burglary and theft.....	16,185.53	—	214.50	214.50	15,971.03
Automobile property damage.....	34,553.83	—	14.00	14.00	34,539.83
Workmen's collective.....	1,774.36	—	—	—	1,774.36
Team property damage.....	1,629.30	—	—	—	1,629.30
Total.....	1,135,670.04	5,065.48	49,729.41	54,794.80	1,080,875.15

Investigation and adjustment of claims.....	\$233,366.27
Commissions or brokerage to agents (less amount received on return premiums and re-insurances).....	450,721.16
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	60,346.17
Salaries, traveling and all other expenses of agents not paid by commission.....	38,430.28
Inspections (other than medical and claim).....	9,315.35
Rents.....	968.39
State taxes on premiums.....	39,791.55
Insurance department licenses and fees.....	4,513.14
All other licenses, fees, and taxes.....	1,165.81
Legal expenses.....	4,108.13
Advertising.....	4,798.16
Printing and stationery.....	11,236.47
Postage, telegraph, telephone, and express.....	5,464.70
Furniture and fixtures.....	2,909.13
Stockholders for interest or dividends.....	20,000.00
Traveling.....	\$7,441.30
Home-office expense.....	1,246.70
Insurance.....	48.00
Agents' balances charged off.....	8,736.00
	52,330.17
Total disbursements.....	2,029,045.53
Balance.....	2,281,125.56

LEDGER ASSETS.

Book value of bonds.....	1,884,132.58
Cash in office.....	3,437.41
Deposits in trust companies and banks not on interest.....	8,328.17
Deposits in trust companies and banks on interest.....	31,135.26

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident and health.....	\$27,154.24	\$284.65	
Liability and property damage.....	284,489.30	1,968.20	
Fidelity and surety.....	28,325.44	3,623.09	
Burglary and theft.....	8,182.72	64.50	
Total.....	348,151.70	5,940.44	354,092.14
Ledger assets as per balance.....			2,281,125.56

NONLEDGER ASSETS

Interest due and accrued on		
Bonds.....	\$18,614.57	
Bank balance First National Bank, Montpelier, Vt.....	11.88	
		18,626.45
Gross assets.....		2,299,752.01

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912.....	5,940.44
Book value of ledger assets over market value (bonds).....	66,202.58
Total.....	72,143.02
Total admitted assets.....	2,227,608.99

LIABILITIES.

Losses and claims	Ad-justed	Reported or in process of adjust-ment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Esti-mated expense of investigation and ad-justment of unpaid claims	Total.
Accident . . .	\$5,597 00	\$3,280 00	{ \$3,300 00 15,950 00	\$3,300 00 24,827 00	\$1,690 00	{ \$3,300 00 23,137 00	\$500 00 428 58	\$3,800 00 23,565 58
Health.....	575 00	2,730 00	..	3,305 00	50 00	3,255 00	..	3,255 00
Fidelity.....	..	5,871 07	1,687 34	7,558 41	..	7,558 41	950 00	8,508 41
Surety.....	..	51,438 39	13,645 19	65,083 58	..	65,083 58	4,100 00	69,183 58
Burglary and theft.....	1,447 63	5,294 63	..	6,742 26	..	6,742 26	..	6,742 26
Team prop-erty damage.....	20 95	1,144 90	150 00	150 00	..	150 00	..	150 00
Automobile prop-erty damage.....	76 94	6,345 27	4,454 57	10,876 78	..	10,876 78	250 00	11,126 78
Workmen's collective .....	..	195 00	..	195 00	..	195 00	..	195 00
Total....	7,717 52	76,299 26	39,187 10	123,203 88	1,740 00	121,463 88	6,228 58	127,692 46

Net unpaid claims, except liability claims.....	\$127,692 46	
Special reserve for unpaid liability losses.....	333,192 83	
Total unpaid claims and expenses of settlement.....		\$480,885 29
Unearned premiums at 50 per cent on risks running 1 year or less	626,672 96	
Unearned premiums, pro rata on risks running more than 1 year	72,756 23	
Total unearned premiums.....		699,429 19
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident and health	10,248 73	
Liability and property damage.....	79,428 44	
Fidelity and surety	8,112 96	
Burglary and theft	2,680 73	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		100,470 86
State, county, and municipal taxes due or accrued		4,462 89
Dividends declared and unpaid to stockholders.		34,643 52
		30,000 00
Total amount of all liabilities except capital		1,329,891 75
Capital actually paid up in cash.	750,000 00	
Surplus over all liabilities.....	147,717 24	
Surplus as regards policyholders.....		897,717 24
Total liabilities.....		2,227,608 99

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Surety.	Fidelity
In force Dec 31, 1911	\$77,164 24	\$24,847 54	\$1,375,363 78	\$107,411 98	\$53,145 38
Written or renewed during the year	150,926 80	50,534 70	1,826,436 48	142,695 10	76,782 39
Total	228,090 84	75,382 24	3,201,800 26	250,107 08	129,927 77
Deduct expirations and cancellations	123,687 85	41,876 21	2,147,338 18	122,988 46	61,802 17
Balance	104,402 99	33,506 03	1,054,462 08	127,118 62	68,125 60
Deduct reinsured policies.....	5,475 55	1,589 73	5,927 59	5,655 79	4,386 72
Net in force Dec 31, 1912 ..	98,927 44	31,916 30	1,048,534 49	121,462 83	63,738 88

EXHIBIT OF PREMIUMS—Continued

	Team property damage	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911		\$50,018 04	\$84,636 52	\$1,247 52
Written or renewed during the year	\$6,787 33	44,212 93	95,233 96	1,763 13
Total	6,787 33	94,230 97	179,870 48	3,010 65
Deduct expirations and cancellations	1,230 75	45,491 37	121,449 19	2,026 63
Balance		48,739 60	58,421 29	
Deduct reinsured policies		272 84	143 04	
Net in force Dec 31, 1912	5,556 58	48,466 76	58,278 25	984 02

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$347 31	
Health	227 22	
Liability	1,218 24	\$5 00
Burglary and theft	22 50	
Automobile property damage	46 25	13 00
Team property damage	50 00	
Total	1,911 52	18 00

BROTHERHOOD ACCIDENT INSURANCE CO., BOSTON, MASS

[Located at No 294 Washington Street, Boston, Mass. Incorporated 1911, as Fraternal Co 1892; commenced business 1911, as Fraternal Co 1892 John J Whipple, president, J B Crawford, secretary]

CAPITAL.

Capital stock paid up in cash	\$100,000 00
Amount of ledger assets Dec 31 of previous year	\$187,548 10

INCOME.

Gross premiums written and renewed during the year, accident and health.	\$217,995 01
Deduct return premiums on policies canceled	649 04
Net premiums	217,345 97
Policy fees required or represented by applications	21,007 75
Interest on bonds, \$3,971 67, from other sources, \$1,442 29	5,413 96
Returned from money stolen from vault in 1911	67 25
Total income	243,834 93
Sum	431,383 03

DISBURSEMENTS

Net amount paid policyholders for losses:	
Accident	\$44,133 69
Health	88,991 98
Total	133,125 67
Investigation and adjustment of claims	348 75
Policy fees retained by agents	20,391 25
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	9,791 20
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	39,202 52
Salaries, traveling and all other expenses of agents not paid by commissions	6,840 00
Medical examiners' fees and salaries	133 50
Rents	3,615 85
State taxes on premiums	1,546 34
Insurance-department licenses and fees	865 00
All other licenses, fees, and taxes	108 39
Legal expenses	168 75

Advertising.....	\$328 68
Printing and stationery.....	2,167 98
Postage, telegraph, telephone, and express.....	3,539 83
Furniture and fixtures.....	1,271 37
Stockholders for interest or dividends.....	10,000 00
Calendars, \$226 50, collection on checks, \$144 52, Christmas gifts, \$130 ..	\$501 02
Lights, \$90 31, officers' bonds, \$60, care of bonds, \$51, Detroit conference, \$25 ..	226 31
Towel Supply Co., \$21, water, \$30, atlas, \$21 50, photographs, \$16, post-office box, \$12	100 50
Sundry small items.....	115 35

Decrease in book value of ledger assets (bonds)	943 18
	515 00

Total disbursements..... 234,903 26

Balance..... 196,479 77

LEDGER ASSETS

Book value of bonds.....	126,000 00
Cash in office.....	811 12
Deposits in trust companies and banks on interest	69,668 65

Ledger assets as per balance..... 196,479 77

NONLEDGER ASSETS

Interest due and accrued on—	
Bonds.....	\$1,586 25
Other assets.....	40 00
	1,626 25

Gross assets..... 198,106 02

DEDUCT ASSETS NOT ADMITTED

Protested checks	130 16
Book value of ledger assets over market value (bonds)	310 00

Total..... 440 16

Total admitted assets..... 197,665 86

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjust- ment	Total
Accident.....	\$1,380 17	\$6,697 85	\$8,078 02
Health.....	2,352 13	10,120 06	12,472 19
Total.....	3,732 30	16,817 91	20,550 21

Total unpaid claims and expenses of settlement.....	\$20,550 21
Unearned premiums at 66 2/3 per cent on risks running 1 year or less	38,162 66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	39 50
State, county, and municipal taxes due or accrued	1,875 00
Advance premiums (100 per cent)	5,774 00

Total amount of all liabilities except capital..... 66,401 37

Capital actually paid up in cash.....	\$100,000 00
Surplus over all liabilities.....	31,264 49

Surplus as regards policyholders..... 131,264 49

Total liabilities..... 197,665 86

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—Accident.....	54,599 00
Written or renewed during the year	217,995 00
Total	272,594 00
Deduct expirations and cancellations	218,056 00
Net in force Dec 31, 1912.....	54,538 00

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Accident and health—	
Gross premiums less return premiums on risks written or renewed during the year	1,452 00
Gross losses paid	236 56

CASUALTY CO. OF AMERICA, NEW YORK, N. Y.

[Located at 123 to 133 William Street, New York City, N. Y. Incorporated, 1903, commenced business, 1903 Edwin W De Leon, president, John E Connelly, secretary]

CAPITAL

Capital stock paid up in cash \$750,000 00
Amount of ledger assets Dec 31, of previous year \$2,823,269 96

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident and health	\$592,120 63	\$53,254 96	\$7,742 17	\$157,811 66	\$218,808 79	\$373,311 84
Liability.	2,639,397 42	15,167 95	451,493 25	404,902 95	871,564 15	1,767,833 27
Fidelity	10,231 16	170 00	1,057 55	1,570 69	2,798 24	7,432 92
Surety	47,789 50	6,884 37	713 75	4,299 66	11,897 78	35,891 72
Plate glass	231,617 09	-	6,737 62	80,179 45	86,917 07	145,000 02
Steam boiler ..	86,069 37	99,566 97	9,390 45	21,139 32	130,067 34	—44,027 97
Burglary and theft ..	100,557 51	15,223 16	16,004 16	5,572 90	36,800 22	68,757 29
Industrial ..	64,462 68	-	-	-	291 00	64,753 68
Installment ..	35,548 34	-	23 35	—153 10	—134 75	35,683 09
Workmen's compensation	277,893 82	-	799 62	47,607 15	48,406 77	229,487 05
Fly wheel ..	4,147 56	1,141 16	1,220 79	1,100 90	3,462 85	684 71
Automobile ..	405,182 11	179 16	36,798 90	92,625 71	129,603 77	275,578 34
Automobile property damage	-	-	-	-	-	-
Age ..	-	-	6,266 00	15,281 25	21,547 25	64,274 73
Workmen's collective ..	33,209 16	-	9,410 55	262 37	9,672 92	23,536 24
Vehicle damage ..	2,492 76	-	80 99	301 50	382 49	2,080 27
Total	4,616,811 09	191,587 73	547,739 15	832,207 01	1,571,533 89	3,045,277 20

Total net premiums \$3,045,277 20
Policy fees required or represented by applications 1,344 00
Interest on mortgage loans \$2,400 00
Interest on bonds and dividends on stocks, \$77,855 51, from other sources, \$5,454 72 83,310 23

Total interest 85,710 23
Surety collateral court bonds 5,635 82
Due from agents on liquidated accounts (1911) 29,898 37
Profit on sale or maturity of ledger assets (bonds and stocks) 12,125 63

Total income 3,179,991 35

Sum 6,003,261 31

DISBURSEMENTS

	Gross amount paid for losses	Deduct reinsurance	Net amount paid policyholders for losses
Accident	\$393,868 73	\$185,320 30	\$208,548 43
Liability	1,339,897 56	-	1,339,897 56
Plate glass	74,964 93	-	74,964 93
Steam boiler ..	18,036 31	-	18,036 31
Burglary and theft ..	23,434 61	1,727 97	21,706 64
Installment	16,829 03	-	16,829 03
Industrial ..	37,649 12	-	37,649 12
Fly wheel ..	42 12	-	42 12
Automobile property damage	11,103 79	-	11,103 79
Workmen's collective ..	11,803 91	-	11,803 91
Total	1,927,630 11	187,048 27	1,740,581 84

Investigation and adjustment of claims \$176,918 13
Policy fees retained by agents 1,344 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) 889,372 62
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees 151,115.67

Salaries, traveling and all other expenses of agents not paid by commissions..	\$1,632.17
Medical examiners' fees and salaries.	3,999.96
Inspections (other than medical and claim).....	44,957.38
Rents	11,590.92
State taxes on premiums	43,221.94
Insurance department licenses and fees	3,736.55
All other licenses, fees, and taxes	7,585.80
Legal expenses	2,181.52
Advertising	2,643.16
Printing and stationery	11,587.83
Postage, telegraph, telephone, and express	10,003.10
Furniture and fixtures	1,322.31
Stockholders for interest or dividends	45,000.00
General offices, expenses	\$10,587.22
Traveling	8,922.59
Compensation bureau	131.47
Agents' balances charged off	19,641.28
Loss on sale or maturity of ledger assets (bonds)	25,654.69
Decrease in book value of ledger assets to adjust allowance on New York State bonds heretofore carried as ledger asset	150.00
	2,500.00
Total disbursements.....	3,196,740.87
Balance.....	2,806,520.44

LEDGER ASSETS

Mortgage loans on real estate, first liens	48,000.00
Book value of bonds and stocks	1,836,819.66
Cash in office	\$15,942.55
Deposits in trust companies and banks not on interest.....	21,171.79
Deposits in trust companies and banks on interest.....	273,325.05
	310,439.39

	On policies or renewals issued on or after Oct 1, 1912.	On policies or renewals issued prior to Oct 1, 1912.	
Gross premiums in course of collection			
Accident and health	\$76,736.80	\$2,280.33	
Liability	344,384.52	— 2,126.42	
Fidelity	1,135.82	331.29	
Surety	5,774.55	3,028.64	
Plate glass	20,585.21	— 164.47	
Steam boiler	10.95	—	
Burglary and theft	17,340.46	26.80	
Vehicle damage	1,117.05	— 2.00	
Automobile	39,306.34	— 662.40	
Automobile property damage	14,466.15	— 227.87	
Workmen's collective	929.52	—	
Workmen's compensation	83,415.81	278.29	
Total	605,203.18	2,762.19	607,965.37
Workmen's compensation bureau.....			3,296.02
Ledger assets as per balance			2,806,520.44

NONLEDGER ASSETS

Interest due and accrued on,		
Mortgages	\$800.00	
Bonds	22,939.95	
Reinsurance due from other companies		23,739.95
		13,549.15
Gross assets		2,843,809.54

DEDUCT ASSETS NOT ADMITTED

Reinsurance due from other companies (nonadmitted)	\$2,769.54
Premiums in course of collection written prior to Oct 1, 1912.	2,762.19
Book value of ledger assets over market value (bonds and stocks)	100,856.66
Total	106,388.39
Total admitted assets	2,737,421.15

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjustment	Restated	Total	Deduct reinsurance	Total
Accident.	\$2,022 25	\$38,131 78	\$14,500 00	\$54,654 03	\$10,491 43	\$44,162 60
Health	1,230 78	9,157 86	..	10,388 64	1,391 84	8,996 80
Fidelity	1,045 82	..	1,045 82	..	1,045 82
Plate glass	10,326 48	1,889 64	..	12,216 12	..	12,216 12
Steam boiler	750 00	750 00	..	750 00
Burglary and theft	1,009 61	2,472 67	..	3,482 28	52 02	3,430 26
Industrial	953 00	3,107 80	..	4,060 80	..	4,060 80
Installment	550 00	3,782 41	..	4,332 41	..	4,332 41
Automobile property damage	5,215 70	..	5,215 70	..	5,215 70
Workmen's collective	952 75	..	..	952 75	..	952 75
Total	17,044 87	64,803 68	15,250 00	97,098 55	11,935 29	85,163 26
Net unpaid claims, except liability claims	\$85,163 26	..
Special reserve for unpaid liability losses	439,076 18	..
Total unpaid claims and expenses of settlement	\$524,239 44
Unearned premiums, pro rata on risks running one year or less	979,433 48	..
Unearned premiums, pro rata on risks running more than one year	77,856 41	..
Total unearned premiums	1,057,289 89
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912
Health and accident	\$4,510 15	..
Liability	60,750 28	..
Fidelity	322 77	..
Surety	1,851 48	..
Plate glass	4,492 57	..
Steam boiler	2 42	..
Burglary and theft	3,820 80	..
Industrial	-24 78	..
Automobile property damage	3,132 42	..
Automobile	8,501 66	..
Workmen's collective	204 49	..
Workmen's compensation	18,412 70	..
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	105,976 96
State, county, and municipal taxes due or accrued, \$39,000, less due New York State, \$2,500 for 1911 and \$2,500 for 1912	1,000 00
Renewal	34,000 00
Renewal	33,393 18
Surety court bond collateral	5,635 92
Total amount of all liabilities except capital	1,761,535 39
Capital actually paid up in cash	\$750,000 00	..
Surplus over all liabilities	225,885 76	..
Surplus as regards policy holders	975,885 76
Total liabilities	2,737,421 15

EXHIBIT OF PREMIUMS

	Accident and health	Liability	Plate glass	Flywheel
In force Dec 31, 1911	\$373,369 46	\$1,434,938 44	\$193,430 09	\$26,045 96
Written or renewed during the year	592,120 63	3,322,473 35	231,917 09	4,147 56
Total	965,490 09	4,757,411 79	425,347 18	30,193 52
Deduct expirations and cancellations	686,159 26	3,195,887 21	274,032 05	29,052 36
Balance	280,330 83	1,561,524 58	151,315 13	1,141 16
Deduct reinsured policies	53,254 96	15,347 11	..	1,141 16
Net in force Dec 31, 1912	227,075 87	1,546,177 47	151,315 13	..

EXHIBIT OF PREMIUMS—Continued

	Surety	Fidelity	Steam boiler	Burglary and theft
In force Dec 31, 1911			\$271,028 89	\$20,881 61
Written or renewed during the year	\$47,789 50	\$10,231 16	86,069 37	100,557 51
Total	47,789 50	10,231 16	357,098 26	121,439 12
Deduct expirations and cancellations	8,050 83	3,296 34	257,531 29	35,747 40
Balance	39,738 67	6,934 82	99,566 97	85,691 72
Deduct reinsured policies	6,884 37	170 00	99,566 97	15,223 16
Net in force Dec 31, 1912	32,854 30	6,764 82	...	70,468 56

	Automobile property damage	Installment	Workmen's collective	Industrial
In force Dec 31, 1911	\$24,625 10		\$9,623 75	
Written or renewed during the year	88,284 74	\$35,683 09	33,209 16	\$64,753 68
Total	112,909 84	35,683 09	42,832 91	64,753 68
Deduct expirations and cancellations	49,516 64	35,683 09	27,261 41	64,753 68
Balance	63,393 20		15,571 50	
Deduct reinsured policies				
Net in force Dec 31, 1912	63,393 20		15,571 50	

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$3,501 34	\$862 13
Health		1,695 14
Liability	185 82	4,095 32
Plate glass	204 00	113 00
Steam boiler	18 00	
Burglary and theft	93 38	
Industrial	122 45	187 49
Automobile property damage	48 75	
Total	4,173 74	6,953 08

CONTINENTAL CASUALTY CO, HAMMOND, IND

[General office located at No 1208 Michigan Avenue, Chicago, Ill Incorporated, 1897, commenced business, 1897 H G B Alexander, president, William H. Betts, secretary]

CAPITAL

Capital stock paid up in cash \$300,000 00
Amount of ledger assets Dec 31 of previous year 2,229,082 06

INCOME

	Gross premiums written and renewed during the year.	Deduct—			Total deductions	Net premiums
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken.		
Accident	\$3,107,718 02	\$11,674 04	\$16,742 04	\$480,700 33	\$509,116 41	\$2,598,601 61
Health	807,680 96	153 70	4,450 41	131,656 70	136,260 81	671,420 15
Total	3,915,398 98	11,827 74	21,192 45	612,357 03	645,377 22	3,270,021 76

Total net premiums.....	\$3,270,021 76
Policy fees required or represented by applications.....	139,044 00
Interest on mortgage loans, \$36,195 06, collateral loans, \$3,900	\$40,095 06
Interest on bonds and dividends on stocks, \$21,275 23, deposits in trust companies, \$560 59, bills receivable, \$87 03	21,922 90
Rents.....	3,497 50
Total interest and rents.....	65,515 46
Agents' balances previously charged off	665 81
Increase in book value of ledger assets (bonds)	1,365 56
Total income.....	3,476,612 59
Sum.	5,705,694 65

DISBURSEMENTS

	Gross amount paid for losses	Deduct reinsurance	Net amount paid policy- holders for losses
Accident.....	\$1,075,231 47	\$10,868 75	\$1,064,362 72
Health	315,157 47	173 77	314,983 70
Total	1,390,388 94	11,042 52	1,379,346 42
Investigation and adjustment of claims.....			\$28,975 69
Policy fees retained by agents.....			139,044 00
Commissions or brokerage to agents (less amount received on return premiums and re- insurances).....			642,425 65
Salaries, fees, and all other compensation of officers, directors, trustees, and home office em- ployees			357,577 79
Salaries, traveling and all other expenses of agents not paid by commissions.....			450,920 78
Medical examiners' fees and salaries.....			14,926 39
Rents			60,246 84
Taxes on real estate			269 66
State taxes on premiums			52,763 48
Insurance department licenses and fees			16,170 49
All other licenses, fees, and taxes.....			6,546 16
Legal expenses.....			45,814 05
Advertising			20,387 26
Printing and stationery			38,088 72
Postage, telegraph, telephone, and express.....			39,130 19
Stockholders for interest or dividends.....			60,000 00
General expenses.....			38,543 20
Bank exchange.....			1,499 79
Agents' balances charged off			29,145 11
Loss on sale or maturity of ledger assets (bonds).....			23 16
Decrease in book value of ledger assets (bonds).....			67 09
Total disbursements.....			3,421,901 92
Balance.....			2,283,792 73

LEDGER ASSETS

Book value of real estate.....	54,147 41
Mortgage loans on real estate, first liens	558,050 00
Loans secured by pledge of bonds, stocks, or other collaterals	60,000 00
Book value of bonds and stocks	430,182 92
Cash in office	2,831 70
Deposits in trust companies and banks not on interest.....	13,476 79
Deposits in trust companies and banks on interest.....	110,682 16
Gross premiums in course of collection on policies or renewals issued on or after Oct 1, 1912	
Accident.....	\$644,117 73
Health	48,481 97
Total	692,599 70
Bills receivable.....	8,878 94
Agents' balances.....	\$110,347 41
Furniture and fixtures	88,862 60
Cash in hands of officers in transit	153,733 10
	352,943 11
Ledger assets as per balance	2,283,792 73

NONLEDGER ASSETS

Interest due and accrued on	
Mortgages.....	\$8,233 09
Bonds.....	5,065 73
Collateral loans	1,200 00
	14,488 82
Market value of real estate over book value	4,727 59
Gross assets.....	2,303,009 14

DEDUCT ASSETS NOT ADMITTED

Agents' balances	\$110,347 41
Bills receivable, \$8,878 94, furniture and fixtures, \$88,862 60	97,741 54
Book value of ledger assets over market value (stocks and bonds)	17,291 86
Total	\$225,380 81
Total admitted assets	2,077,628 33

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct re-insurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims.	Total.
Accident	\$126,047 01	\$59,860 00	\$185,907 01	\$4,410 00	\$181,497 01	\$350 00	\$182,347 01
Health	10,656 54	1,725 00	12,381 54	.. ..	12,381 54	150 00	12,531 54
Total	136,703 55	61,585 00	198,288 55	4,410 00	193,878 55	1,000 00	194,878 55

Total unpaid claims and expenses of settlement	\$194,878 55
Unearned premiums at 50 per cent on risks running one year or less	\$11,548 20
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912	
Accident	\$103,472 70
Health	10,620 15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	114,092 85
State, county, and municipal taxes due or accrued	12,341 22
Reinsurance	30,000 00
Advance premiums (100 per cent)	523 29
Contingent reserve	1,654 05
Total amount of all liabilities except capital	1,315,038 16
Capital actually paid up in cash	300,000 00
Surplus over all liabilities	462,590 17
Surplus as regards policyholders	762,590 17
Total liabilities	2,077,628 33

EXHIBIT OF PREMIUMS

	Accident	Health.
In force Dec 31, 1911.	\$1,341,901 42	\$103,110 61
Written or renewed during the year	3,107,718 02	807,680 96
Total	4,449,619 44	910,791 57
Deduct expirations and cancellations.	3,005,687 90	721,641 90
Balance	1,443,931 54	189,149 67
Deduct reinsured policies	9,984 81	.....
Net in force Dec 31, 1912	1,433,946 73	189,149 67

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$13,992 80	\$3,765 06
Health	7,963 90	3,705 81
Total	21,956 70	10,470 87

EMPLOYERS' INDEMNITY CO., PHILADELPHIA, PA.

[Located at southwest corner Fourth and Walnut Streets, Philadelphia, Pa. Incorporated, 1903, commenced business, 1903. Frank R. Tobey, president, Trevanion B. Dallas, secretary.]

CAPITAL

Capital stock paid up in cash.....	\$100,000 00	
Amount of ledger assets Dec 31, of previous year.....		\$828,610 98

INCOME

Gross premiums written and renewed during the year—liability.....	\$1,092,767 25	
Deduct—		
Reinsurance.....	\$481.03	
Return premiums on policies canceled.....	27,063 88	
Premiums on policies not taken.....	342,280 47	
Total deduction.....	369,825 38	
Net premiums.....		722,941 87
Interest on mortgage loans, \$6,724 20, and deposit in trusts and banks, \$252 26.....	\$6,976 46	
Interest on bonds and dividends on stocks, \$18,409 98, from other sources, \$324 71.....	18,731 69	
Total interest.....		25,711 15
Increase in book value of ledger assets (bonds).....		887 48
Total income.....		749,490 50
Sum.....		1,578,101 48

DISBURSEMENTS

Net amount paid policyholders for losses—liability.....	\$397,150 69	
Commissions or brokerage to agents (less amount received on return premiums and re-insurances)—liability.....	140,749 50	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	73,295 35	
Medical examiners' fees and salaries.....	2,011 23	
Inspections (other than medical and claim).....	382 00	
Rents.....	6,387 21	
State taxes on premiums.....	6,593 26	
Insurance department licenses and fees.....	4,854 98	
Legal expenses.....	58,062 29	
Advertising, printing and stationery.....	4,831 04	
Postage, telegraph, telephone, and express (general expense).....	15,787 78	
Furniture and fixtures.....	1,430 41	
Stockholders for interest or dividends.....	8,000 00	
Traveling expenses.....	18,105 79	
Decrease in book value of ledger assets (bonds).....	3,964 48	
Total disbursements.....	741,606 01	
Balance.....		830,495 47

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	162,800 00	
Book value of bonds and stocks.....	400,049 98	
Cash in office.....	3,745 86	
Deposits in trust companies and banks not on interest.....	1,008 79	
Deposits in trust companies and banks on interest.....	31,130 95	
Gross premiums in course of collection—liability		
On policies or renewals issued on or after Oct 1, 1912.....	\$188,265 56	
On policies or renewals issued prior to Oct 1, 1912.....	48,121 53	
Total.....	236,387 09	
Bills receivable.....	321 03	
Commissions receivable.....	1,051 77	
Ledger assets as per balance.....		836,495 47

NONLEDGER ASSETS

Interest due and accrued on—		
Mortgages.....	2,222 14	
Bonds.....	6,261 33	
Other assets.....	624 16	
Total.....	9,107 63	
Furniture and fixtures.....	5,048 78	
Gross assets.....		850,651 88

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$321.03, and furniture and fixtures, \$5,048 78.....	5,369 81	
Premiums in course of collection written prior to Oct 1, 1912.....	48,121 53	
Book value of ledger assets over market value (bonds and stocks).....	16,114 53	
Total.....	69,605 87	
Total admitted assets.....		781,046 01

LIABILITIES

Special reserve for unpaid liability losses and claims.....		\$104,498 18
Unearned premiums at 50 per cent on risks running one year or less.....	\$317,998 21	
Unearned premiums, pro rata, on risks running more than one year.....	17,796 93	
Total unearned premiums.....		335,795 14
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912—liability.....		39,566 13
Salaries, rents, expenses, bills, accounts, fees, etc., due.....		5,858 68
Return premiums.....		3,682 80
Advance premiums (100 per cent).....		349 06
Special contingent reserve.....		23,622 09
Total amount of all liabilities except capital.....		513,372 08
Capital actually paid up in cash.....	\$100,000 00	
Surplus over all liabilities.....	167,673 93	
Surplus as regards policyholders.....		267,673 93
Total liabilities.....		781,046 01

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—liability.....	600,635 58
Written or renewed during the year.....	1,092,767 25
Total.....	1,693,402 83
Deduct expirations and cancellations.....	995,249 97
Balance.....	698,152 86
Deduct reinsured policies.....	2,467 50
Net in force Dec 31, 1912.....	695,685 36

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—liability..	3,463 23
Gross losses paid.....	631 40

FIDELITY & CASUALTY CO, NEW YORK, N Y

[Home office located at Nos 92-94 Liberty Street and 97-103 Cedar Street, New York City, N Y. Incorporated, 1876, commenced business, 1876 Robert J Hillas, president, Theodore E Galy, secretary]

CAPITAL

Capital stock paid up in cash.....	\$1,000,000 00
Amount of ledger assets Dec 31, of previous year.....	\$10,451,838.07

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$2,778,116 44	\$234,614 63	\$55,363 69	\$615,964 01	\$905,942 33	\$1,872,174 11
Health	1,757,665 36	87,966 34	31,729 64	429,743 11	549,439 09	1,208,226 27
Liability	4,285,369 81	813 59	188,800 84	707,094 87	896,709 30	3,388,660 51
Fidelity	318,235 46	24,572 07	34,997 46	34,178 51	93,748 04	224,487 42
Surety	274,515 15	35,170 99	9,492 85	33,116 97	77,780 81	196,734 34
Plate glass	614,589 96	894 03	19,621 88	145,435 00	165,950 91	448,639 05
Steam boiler	603,668 31	46,000 39	41,352 98	109,403 62	196,756 99	406,911 32
Burglary and theft	697,485 35	46,016 32	26,546 24	126,531 07	199,093 63	498,391 72
Fly wheel.....	98,744 20	.....	7,685 96	14,648 23	22,334 24	76,409 96
Automobile and teams property damage.....	58,298 23	.....	1,215 11	11,751 01	12,966 12	45,332 11
Workmen's collective	11,142 82	.....	3,128 12	2,991 21	6,119 33	5,023 49
Total	11,497,831 09	476,048 36	419,934 77	2,230,857 66	3,126,840 79	8,370,990 30

Total net premiums	\$8,370,990 30
Interest on—	
Collateral loans	\$809 38
Bonds and dividends on stocks	364,931 20
From other sources	{ 2,967.07
Rents	{ 7,818 74
	127,454 33
Total interest and rents	503,980 72
Suspense account	2,115 23
Munich Reinsurance Co., reserve retained under contract ..	85,445 38
Fidelity insurance fund (subscriptions from agents and exchanges)	1,129 17
Profit and loss account, \$2 46; all other, \$132 80	135 26
Agents' balances previously charged off	88,825 04
Profit on sale or maturity of ledger assets (stocks)	2,632 07
Increase in book value of ledger assets (bonds)	9,475 00
	20,250 00
Total income	8,996,153 13
Sum	19,447,991 20

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident	\$1,168,946 36	\$304,909 71	.....	\$304,909 71	\$864,036 65
Health	595,839 73	34,205 41	.....	34,265 41	561,574 32
Liability	1,416,050 19	.....	\$37,124 48	37,124 48	1,378,925 71
Fidelity	151,267 15	22,051 22	34,433 41	56,484 63	94,782 52
Surety	94,760 07	—2,382 17	47,734 26	45,352 09	49,407 98
Plate glass	175,660 04	81 13	6,675 27	6,756 40	168,903 64
Steam boiler	62,131 73	8,682 10	751 87	9,433 97	52,697 76
Burglary and theft	261,704 27	14,840 50	7,838 39	22,678 89	239,025 38
Fly wheel	3,802 42	.....	.....	.....	3,802 42
Automobile property damage ..	9,407 17	.....	.....	.....	9,407 17
Workmen's collective	5,560 26	.....	103 97	103 97	5,456 29
Total	3,945,129 39	382,447 90	134,661 65	517,109 55	3,428,019 84

Investigation and adjustment of claims	\$559,045 75
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) ..	2,216,211 32
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	527,997 05
Salaries, traveling, and all other expenses of agents not paid by commissions	511,633 94
Medical examiners' fees and salaries	11,032 93
Inspections (other than medical and claim)	246,813 57
Rents	78,006 24
Repairs and expenses (other than taxes) on real estate	50,953 16
Taxes on real estate	22,477 76
State taxes on premiums	134,043 61
Insurance department licenses and fees	17,670 58
All other licenses, fees, and taxes	8,987 99
Legal expenses	2,502 75
Advertising	3,845 06
Printing and stationery	83,718 85
Postage, telegraph, telephone, and express	30,524 83
Furniture and fixtures	13,479 40
Stockholders for interest or dividends	200,000 00
Exchange and collection fees, \$2,332 94; subscription, \$707 06; interest, \$2,348 03; fire insurance premiums, \$1,262 95; office maintenance and supplies, \$4,247 65; Munich Reinsurance Co., reserve released under contract, \$60,479 31; suspense account, \$1,137 63; Fidelity insurance fund, refund of subscription, \$37.96; profit and loss, \$461; sundries, \$8,951 20 ..	81,965 73
Agents' balances charged off	1,151 00
Loss on sale or maturity of ledger assets (bonds)	1,753 60
Decrease in book value of ledger assets (real estate)	5,000 00
Total disbursements	8,236,834 96
Balance	11,211,156 24

LEDGER ASSETS

Book value of real estate.....	\$1,402,250 77
Loans secured by pledge of bonds, stocks, or other collaterals	100,000 00
Book value of bonds and stocks	7,712,680 94
Cash in office.....	10,004 93
Deposits in trust companies and banks not on interest.....	119,048 71
Deposits in trust companies and banks on interest	191,118 85

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident	\$157,730 87	\$37,883 90	
Health	338,798 96	30,379 29	
Liability	489,157 25	126,137 19	
Fidelity	23,362 76	30,956 70	
Surety	15,089 60	18,489 90	
Plate glass.....	66,262 84	4,849 19	
Steam boiler.....	89,490 57	7,353 07	
Burglary and theft	72,604 25	3,881 45	
Fly-wheel.....	15,781 96	761 51	
Automobile and teams property damage.....	9,809 14	1,126 60	
Workmen's collective.....	2,092 97	242 43	
Total	1,280,181 17	262,061 23	1,542,242 40
Bills receivable.....			7,250 00
Agents' balances and sundry ledger assets		\$58,037 99	
Equity in funds of the Excise Reinsurance Association		65,953 12	
Equity in funds of the workmen's compensation and inspection bureau		2,568 53	120,559 64
Ledger assets, as per balance.....			11,211,156 24

NONLEDGER ASSETS

Interest due and accrued on			
Bonds		55,732 37	
Collateral loans.....		1,098 60	
Other assets.....		633 71	
Rents due and accrued.....		70 00	57,534 68
Market value of bonds and stocks over book value.....			209,616 72
Gross assets.....			11,478,307 64

DEDUCT ASSETS NOT ADMITTED

Bills receivable.....	7,250 00
Premiums in course of collection written prior to Oct 1, 1912	202,061 23
Agents' balances and sundry ledger assets.....	58,037 99
Equity in fund of the workmen's compensation and inspection bureau	2,568 53
Total	329,917 75
Total admitted assets.....	11,148,389 89

LIABILITIES

Losses and claims	Reported or in process of adjust- ment	Resisted	Total	Deduct reinsur- ance	Net unpaid claims except liability claims	Esti- mated ex- pense of investi- gation and ad- justment of unpaid claims	Total
Accident	\$222,121 52	\$107,950 00	\$330,071 52	\$570 50	\$329,501 02	\$11,000 00	\$340,501 02
Health	173,734 62	5,050 00	178,784 62		178,784 62	9,000 00	187,784 62
Fidelity.....	79,626 02	25,140 80	104,766 82	20,017 34	84,749 48	3,250 00	87,999 48
Surety.....	50,923 94	2,915 52	53,839 46	1,000 00	52,839 46	4,000 00	56,839 46
Plate glass.....	15,441 44		15,441 44		15,441 44	1,500 00	16,941 44
Steam boiler.....	15,495 00	9,900 00	25,395 00		25,395 00	1,000 00	26,395 00
Burglary and theft.....	74,894 00	16,295 00	91,189 00		91,189 00	4,500 00	95,689 00
Fly wheel	3,350 00		3,350 00		3,350 00	250 00	3,600 00
Workmen's collective.....	2,500 00		2,500 00		2,500 00	175 00	2,675 00
Total	638,086 54	167,251 32	805,337 86	21,587 84	783,750 02	34,675 00	818,425 02

Net unpaid claims, except liability claims.....	\$818,425 02
Special reserve for unpaid liability losses.....	1,486,449 96
Total unpaid claims and expenses of settlements.....	2,304,874 98

Unearned premiums at 50 per cent on risks running one year or less.....	\$3,778,073 12	
Unearned premiums, pro rata on risks running more than one year.....	958,549 05	
Total unearned premiums.....		\$4,736,622 17
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident.....	54,227 87	
Health.....	112,989 45	
Liability.....	102,411 99	
Fidelity.....	4,324 45	
Surety.....	2,557 69	
Plate glass.....	19,130 08	
Steam boiler.....	19,598 43	
Burglary and theft.....	19,160 26	
Fly wheel.....	3,558 83	
Automobile and teams property damage.....	2,162 92	
Workmen's collective.....	432 41	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		340,554 38
State, county, and municipal taxes due or accrued.....		1,419 67
Reinsurance.....		128,370 91
Reserve for contingencies.....	250,000 00	22,123 98
Fidelity insurance fund.....	10,965 70	
Unearned premiums retained under contract Munich Reinsurance Co.....	67,070 05	
Suspense account.....	4,086 81	
All other liabilities.....	417 20	
		333,139 76
Total amount of all liabilities except capital.....		7,867,105 85
Capital actually paid up in cash.....	1,000,000 00	
Surplus over all liabilities.....	2,281,284 04	
Surplus as regards policyholders.....		3,281,284 04
Total liabilities.....		11,148,389 89

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass
In force Dec 31, 1911.....	\$2,104,125 99	\$1,253,617 64	\$2,941,035 07	\$474,283 08
Written or renewed during the year.....	2,778,116 44	1,757,665 36	4,285,369 81	614,589 96
Total.....	4,882,242 43	3,011,283 00	7,226,404 88	1,088,873 04
Deduct expirations and cancellations.....	2,786,359 56	1,725,505 85	3,932,131 95	620,956 30
Balance.....	2,095,882 87	1,285,777 15	3,294,272 93	467,916 74
Deduct reinsured policies.....	8,046 52	2,007 61	721 10	641 72
Net in force Dec 31, 1912.....	2,087,836 35	1,283,769 54	3,293,551 83	467,275 02

	Flywheel	Surety	Fidelity	Steam boiler
In force Dec 31, 1911.....	\$205,702 79	\$233,170 08	\$312,945 72	\$827,572 61
Written or renewed during the year.....	98,744 20	274,515 15	313,235 46	603,668 31
Total.....	304,446 99	507,685 23	631,181 18	1,431,240 92
Deduct expirations and cancellations.....	109,575 50	273,901 03	342,367 98	563,918 16
Balance.....	194,871 49	233,783 60	288,813 20	860,322 76
Deduct reinsured policies.....		27,480 15	6,031 93	150 00
Net in force Dec 31, 1912.....	194,871 49	206,303 45	282,781 27	867,172 76
Amount at risk Dec 31, 1912.....		35,034,683 00	78,966,144 00	

	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911.....	\$732,034 47		\$23,144 98
Written or renewed during the year.....	697,485 35	\$58,298 23	11,142 82
Total.....	1,429,519 82	58,298 23	34,287 80
Deduct expirations and cancellations.....	715,834 21	14,898 08	15,854 61
Balance.....	713,685 61	43,400 20	18,433 29
Deduct reinsured policies.....	6,775 20		
Net in force Dec. 31, 1912.....	706,910 41	43,400 20	18,433 29

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$14,765 93	\$3,241 98
Health	11,858 62	7,194 39
Liability	20,219 58	7,084 24
Plate glass	1,845 20	1,045 76
Steam boiler	1,573 52	...
Burglary and theft	2,197 67	192 00
Flywheel	112 50	...
Total	52,573 32	18,758 37

FIDELITY & DEPOSIT CO , BALTIMORE, MD

[Located at northwest corner of Charles and Lexington Streets, Baltimore, Md Incorporated, 1890, commenced business, 1890 Edwin Warfield, president, Robert S Hart, secretary]

CAPITAL.

Capital stock paid up in cash \$2,000,000 00
Amount of ledger assets Dec 31 of previous year \$8,345,096 21

INCOME

	Gross premiums written and renewed during the year.	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken.		
Accident.....	\$231,857 21	\$12,391.87	\$4,983 75	\$46,423 96	\$63,799 58	\$168,057 63
Health	109,181 19	5,586 05	2,975 74	24,545 21	33,107 00	76,074 19
Liability	2,001,935 52	8,790 48	97,924 50	370,324 99	477,039 97	1,524,895 55
Fidelity	958,616 60	28,189 25	122,170 06	8,520 86	158,880 17	799,736 43
Surety	1,837,985 93	79,112 85	143,838 63	31,869 51	254,820 99	1,583,164 94
Plate glass	293,630 70	513 38	12,046 52	63,832 34	76,391 24	217,239 46
Burglary and theft	134,626 34	20,100 51	4,361 33	19,115 02	43,576 86	91,049 48
Automobile property damage	173,705 16	927 65	16,524 90	37,778 14	55,230 69	118,474 47
Workmen's collective	18,344 54	...	905 24	4,710 88	5,616 12	12,728 42
Total	5,759,883 19	155,612 04	405,729 67	607,120 91	1,168,462 62	4,591,420 57

Total net premiums	\$4,591,420 57
Inspections	1,627.23
Interest on—	
Collateral loans	\$2,000 00
Bonds and dividends on stocks	176,874 38
From other sources	10,513 33
Various notes, etc	1,458 16
Rents	155,655 14
Total interest and rents	346,501 01
Increase in returned premiums allowed, but not yet claimed	7,016 09
Increase in premiums due for reinsurance	4,027 09
Items previously charged off	382 60
Agents' balances previously charged off	11,425 78
Profit on sale or maturity of ledger assets (stocks)	1,492 04
Increase in book value of ledger assets (bonds, \$7,000, stocks, \$111,284, collateral loans, \$700).	5,445 00
	118,984 00
Total income	5,076,895 63
Sum	13,421,901.84

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident	\$75,078 15	\$11,808 18	\$825 00	\$12,633 18	\$62,444 97
Health	27,667 66	1,222 34	83 92	1,306 26	26,361 40
Liability	412,840 28	154 44	-	154 44	412,685 84
Fidelity	435,392 14	5,016 84	99,654 73	104,671 57	330,720 57
Surety	607,908 25	11,127 40	211,042 00	222,169 40	385,738 85
Plate glass	81,634 68	15 04	1,515 24	1,530 28	80,104 40
Burglary and theft	19,950 24	2,537 10	150 41	2,687 51	17,262 73
Automobile property damage	46,285 45	50 09	-	50 09	46,235 36
Workmen's collective	7,572 79	-	-	-	7,572 79
Total	1,714,329 64	31,931 43	313,271 30	345,202 73	1,369,126 91

Collection expense, salvage, and recoveries	\$20,482, 98
Investigation and adjustment of claims	199,414 18
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	1,081,151 66
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	389,827. 79
Salaries, traveling, and all other expenses of agents not paid by commissions	329,818 96
Medical examiners' fees and salaries	164 56
Inspections (other than medical and claim)	23,971 14
Rents	100,281 09
Repairs and expenses (other than taxes) on real estate	41,509 04
Taxes on real estate	40,688 52
State taxes on premiums	68,665 56
Insurance department licenses and fees	17,626 94
All other licenses, fees, and taxes	31,525 03
Legal expenses	39,244 61
Advertising	20,322 06
Printing and stationery	69,824 75
Postage, telegraph, telephone, and express	50,774 55
Furniture and fixtures	45,103 80
Stockholders for interest or dividends	320,000 00
Decrease in "advance premiums" over 1911	\$34,423 71
Home office, incidentals	25,219 38
Home office, traveling expenses	16,348 17
Expenses on account of liquidation Philadelphia Casualty Co.	254,532 22
Agents' balances charged off	330,523 48
Decrease in book value of ledger assets (bonds and stocks)	3,147 11
Total disbursements	4,621,750 41
Balance	8,800,241 43

LEDGER ASSETS

LEDGER ASSETS		
Book value of real estate		2,420,279 84
Loans secured by pledge of bonds, stocks, or other collaterals		114,500 00
Book value of bonds and stocks		4,137,289 25
Cash in office		47,462. 70
Deposits in trust companies and banks not on interest		223,998 08
Deposits in trust companies and banks on interest		208,360 50
	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct. 1, 1912.
Gross premiums in course of collection		
Accident	\$45,277 35	\$5,033 13
Health	23,060 35	1,889 96
Liability	332,800 67	59,615. 90
Fidelity	155,202 59	57,643 79
Surety	279,868 45	140,392 08
Plate glass	58,031 84	5,144. 82
Burglary and theft	31,325 88	2,000 94
Automobile property damage	21,707 67	3,537 63
Workmen's collective	755 16	191 25
Total	948,029 96	275,449 50
		1,223,479. 46
New York excise premium fund		10,190 56
New York excise current loss fund held by joint committee		21,333 93
New York excise reserve fund		21,839 32
		53,363. 81
Massachusetts workmen's compensation reserve fund		1,725. 50
Accounts receivable		181,288 96
Advance on contract		188,493 33
		424,871 60
Ledger assets as per balance		8,800,241. 43

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912.....	275,449.50
Total admitted assets.....	8,524,791.93

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjustment	Resisted	Net unpaid claims ex- cept liability claims
Accident.	\$1,382 76	\$25,861 29	.....	\$27,244 05
Health	411 14	5,886.78	.....	6,297 92
Fidelity.	6,133 36	75,838 96	\$80,450 00	162,422 32
Surety . . . . .	.....	101,841 69	304,100 00	405,941 69
Plate glass . . . . .	.....	1,474 94	.....	1,474 94
Burglary and theft . . . . .	.....	17,148 00	.....	17,148 00
Automobile property damage.....	.....	13,718 65	1,040 28	14,758 93
Workmen's collective . . . . .	.....	2,174 76	.....	2,174 76
Total.	7,927 26	243,945 07	385,590 28	637,462 61

Net unpaid claims, except liability claims.	\$637,462 61
Special reserve for unpaid liability losses.	277,263 81
Total unpaid claims and expenses of settlement	\$914,726 42
Special reserve for expenses, liquidation of Philadelphia Casualty Co.	93,844 64
Unearned premiums at 50 per cent on risks running one year or less.	2,020,454 72
Unearned premiums, pro rata on risks running more than one year.	357,064 18
Total unearned premiums.	2,377,518 90
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912	
Accident	11,278 61
Health	5,536 40
Liability	83,876 63
Fidelity	33,262 36
Surety	62,595 85
Plate glass	15,100 00
Burglary and theft	8,209 86
Automobile property damage	5,285 41
Workmen's collective	207 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000 00
State, county, and municipal taxes due or accrued	100,000 00
Return premiums	80,263 72
Reinsurance	22,072 10
Advance premiums (100 per cent).	104,424.30
Total amount of all liabilities except capital	3,928,252 87
Capital actually paid up in cash.	2,000,000 00
Surplus over all liabilities.	2,596,539 06
Surplus as regards policy holders	4,596,539 06
Total liabilities	8,524,791.93

EXHIBIT OF PREMIUMS

	Accident	Health.	Liability	Plate glass	Surety
In force Dec 31, 1911.	\$109,749 54	\$49,847 93	\$670,705 18	\$213,117 48	\$2,419,346 23
Written or renewed during the year.	231,857 21	109,181 19	2,001,935 52	293,630 70	1,837,985.93
Total	341,606 75	159,029 12	2,672,640 70	506,748 18	4,257,332.16
Deduct expirations and cancellations.	175,818 95	84,069 36	1,375,493 25	275,028 86	1,831,488 92
Balance	165,787 80	74,959 76	1,297,147 45	231,719 32	2,425,843.24
Deduct reinsured policies.	11,716 89	5,164 97	8,739 65	513.38	129,274 88
Net in force Dec 31, 1912	154,070 91	69,794 79	1,288,407 80	231,205 94	2,296,568 36
Amount at risk Dec 31, 1912. . . . .	.....	.....	.....	.....	653,237,187.81

EXHIBIT OF PREMIUMS—Continued

	Fidelity	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911	\$280,696 05	\$70,285 77	\$89,575 84	\$4,449 35
Written or renewed during the year	958,616 60	134,626 34	173,705 16	18,344 54
Total	1,239,312 65	204,912 11	263,281 00	22,793 89
Deduct expirations and cancellations	970,604 58	78,240 71	127,740 98	14,753 37
Balance	268,708 07	126,671 40	135,540 02	-----
Deduct reinsured policies	9,371 88	23,085 89	914 09	.. .. .
Net in force Dec 31, 1912	259,336 19	103,585 51	134,625 93	8,040 52
Amount at risk Dec 31, 1912	45,751,674 49	.....	.....	.....

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid.
Accident	\$1,141 39	\$840 33
Health	593 53	717 83
Liability	39,201 89	15,681 41
Plate glass	3,360 98	1,977 10
Burglary and theft	449 41	-----
Automobile property damage	5,490 91	1,859 61
Total	50,238 11	21,076 28

GLOBE INDEMNITY CO., NEW YORK, N. Y.

[Located at No 45 William Street, New York, N. Y. Incorporated, 1911, commenced business in 1911, Henry W. Eaton, president, A. Duncan Reid, secretary.]

CAPITAL

Capital stock paid up in cash .. \$750,000 00
 Amount of ledger assets Dec 31, of previous year .. \$1,349,784 41

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken.		
Accident	\$119,370 94	\$14,597 22	\$1,231 22	\$17,130 22	\$32,958 66	\$86,412 28
Health	46,485 24	4,711 16	575 57	7,630 72	12,917 45	33,567 79
Liability	2,196,087 10	21,001 07	98,915 50	565,605 74	685,522 31	1,510,564 79
Fidelity	14,923 54	387 50	768 76	276 92	1,433 18	13,490 36
Surety	13,847 11	1,629 70	1,257 99	975 93	3,863 62	27,983 49
Plate glass	99,242 56	47 30	1,579 35	20,355 99	21,992 64	77,249 92
Steam boiler	66,398 31	998 27	1,303 35	16,454 30	18,755 92	47,642 39
Burglary and theft	206,144 80	35,557 21	6,195 18	37,455 61	79,208 00	126,936 80
Flywheel	4,422 75	147 72	156 65	778 54	1,082 91	3,339 84
Automobile property damage	283,507 50	-----	8,116 16	77,437 69	85,553 85	197,953 65
Workmen's collective	2,950 00	-----	251 25	2,100 00	2,351 25	598 75
Total	3,071,379 85	79,077 15	120,350 98	746,211 66	945,639 79	2,125,740 06

Total net premiums .. \$2,125,740 06
 Interest on bonds and dividends on stocks, \$54,234 57, on deposits in trusts and banks, \$5,831 97 .. 60,066 54
 Surplus paid in by stockholders .. 484,645 05
 Increase in book value of ledger assets (bonds) .. 16,855 50

Total income .. 2,687,307 15

Sum .. 4,037,091 56

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses.
		Reinsurance	Salvage.		
Accident.	\$19,119 95	\$1,211 25	.....	\$1,211 25	\$17,908 70
Health.	7,699 18	46 43	.....	46 43	7,652 75
Liability.	250,659 87	.....	.....	.....	250,659 87
Plate glass.	12,380 39	.....	\$26 17	26 17	12,354 22
Steam boiler.	303 10	.....	.....	.....	303 10
Burglary and theft.	27,333 32	1,948 99	.....	1,948 99	25,384 33
Automobile property damage.	46,656 97	.....	703 41	703 41	45,953 56
Workmen's collective.	141 63	.....	.....	.....	141 63
Total.	364,292 41	3,206 67	729 58	3,936 25	360,356 16

Investigation and adjustment of claims.	\$70,571 33
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).	427,126 96
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.	141,779 63
Salaries, traveling and all other expenses of agents not paid by commissions.	50,992 79
Inspections (other than medical and claim).	40,536 87
Rents.	10,098 06
State taxes on premiums.	3,146 09
Insurance department licenses and fees.	6,837 18
Legal expenses.	4,016 43
Municipal licenses and fees.	72 15
Advertising.	1,873 48
Printing and stationery.	43,497 07
Postage, telegraph, telephone, and express.	11,289 02
Furniture and fixtures.	18,528 83
Discount and exchange.	\$133.14
Miscellaneous expense.	10,855 24
Loss on sale or maturity of ledger assets (bonds).	10,988 38
Decrease in book value of ledger assets (bonds).	3,932 50
Total disbursements.	1,215,955 17
Balance.	2,821,136 39

LEDGER ASSETS

Book value of bonds and stocks.	2,078,029 31
Deposits in trust companies and banks not on interest.	274,100 07

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident.	\$17,132 75	\$1,118 75	
Health.	10,022 49	472 15	
Liability.	304,419 53	14,949 19	
Fidelity.	4,146 27	194 13	
Surety.	17,469 27	542 91	
Plate glass.	19,143 84	345 12	
Steam boiler.	16,359 52	548 60	
Burglary and theft.	27,904 65	343 65	
Flywheel.	1,278 96	1,435 00	
Automobile property damage.	25,334 92	1,052 59	
Total.	443,212 20	21,002 09	464,214 29
Agents' balances.		3,466 26	
Workmen's compensation reinsurance.		1,326 46	
			4,792 72
Ledger assets as per balance.			2,821,136 39

NONLEDGER ASSETS

Interest due and accrued on bonds.	22,110 00
Gross assets.	2,843,246 39

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912.	21,002 09
Book value of ledger assets over market value (bonds and stocks).	11,559 31
Agents' balances.	3,466 26
Total.	36,027 66
Total admitted assets.	2,807,218 73

LIABILITIES.

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Accident	\$16,878 92	.....	\$16,878 92	\$1,723 21	\$15,155 71	\$500 00	\$15,655 71
Health	1,442 50	.....	1,442 50	37 50	1,405 00	50 00	1,455 00
Plate glass	1,602 37	.....	1,602 37	.....	1,602 37	.....	1,602 37
Burglary and theft	20,711 70	.....	20,711 70	8,494 31	12,217 39	500 00	12,717 39
Automobile property damage	13,783 00	\$1,275 00	15,058 00	.....	15,058 00	1,000 00	16,058 00
Workmen's collective..	130 00	.....	130 00	.....	130 00	.....	130 00
Total	54,548 49	1,275 00	55,823 49	10,255 02	45,568 47	2,050 00	47,618 47
Net unpaid claims, except liability claims						\$47,618 47	
Special reserve for unpaid liability losses						125,482 74	
Total unpaid claims and expenses of settlement							\$173,101 21
Unearned premiums at 50 per cent on risks running one year or less						592,404 57	
Unearned premiums, pro rata on risks running more than one year						127,014 50	
Total unearned premiums							1,019,419 07
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912							
Accident						5,619 54	
Fidelity						961 94	
Steam boiler						4,024 22	
Health						3,407 65	
Surety						4,144 62	
Burglary and theft						9,938 92	
Liability						71,595 95	
Plate glass						6,164 32	
Flywheel						289 86	
Automobile property damage						6,400 01	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued							113,427 03
State, county, and municipal taxes due or accrued							12,000 00
Agents' credit balances							32,000 00
Workmen's compensation reinsurance							2,378 31
Voluntary reserve for claims and contingencies							175 51
Total amount of all liabilities except capital							200,000 00
Capital actually paid up in cash						750,000 00	1,522,501 13
Surplus over all liabilities						504,717 60	
Surplus as regards policyholders							1,254,717 60
Total liabilities							2,807,218 73

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Flywheel
In force Dec 31, 1911. ....	.....	.....	\$48,767 16	\$4,919 05	.....
Written or renewed during the year	\$119,370 94	\$46,485 24	2,194,225 30	99,242 56	\$4,422 75
Total	119,370 94	46,485 24	2,242,992 46	104,161 61	4,422 75
Deduct expirations and cancellations	24,404 86	13,507 18	869,217 08	27,029 50	944 82
Balance	94,966 08	32,978 06	1,373,775 38	77,132 11	3,477 93
Deduct reinsured policies	12,098 72	4,359 40	18,932 94	47 30	182 92
Net in force Dec 31, 1912	82,867 36	28,618 66	1,354,842 44	77,084 81	3,315 01

EXHIBIT OF PREMIUMS—Continued.

	Fidelity	Surety.	Steam boiler	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911 ..	.....	.....	.....	\$5,920 59	.....	.....
Written or renewed during the year...	\$14,923 54	\$31,847 11	\$66,398 31	206,144 80	\$285,369 30	\$2,950 00
Total.....	14,923 54	31,847 11	66,398 31	212,065 39	285,369 30	.....
Deduct expirations and cancellations..	1,227 95	2,804 57	21,353 27	57,955 31	103,574 41	2,392 50
Balance	13,695 59	29,042 54	45,045 04	154,110 08	.....	.....
Deduct reinsured policies....	387 50	1,583 20	713 44	30,705 59	.....	.....
Net in force Dec 31, 1912 ..	13,308 09	27,459 34	44,331 60	123,404 49	181,794 89	557 50
Amount at risk Dec 31, 1912.	4,733,110 00	6,162,281 00	.....	.....	.....	.....

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident..	\$191 25	\$14 07
Health.....	17 50	.....
Liability	3,922 23	1,038 35
Plate glass	42 95	36 29
Steam boiler	30 00	.....
Burglary and theft	310 97	16 28
Automobile property damage	198 31	86 09
Total ..	4,713 21	1,191 08

GREAT EASTERN CASUALTY CO, NEW YORK, N Y

[Located at No 55 John Street, New York, N Y Incorporated, 1892, commenced business in 1893 Louis H Fibel, president, Thomas H Darling, secretary.]

CAPITAL

Capital stock paid up in cash..... \$250,000 00
Amount of ledger assets Dec 31 of previous year. . . \$801,587 80

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$615,036 99	\$18,297 39	\$9,676 49	\$99,761 11	\$127,734 99	\$487,302 00
Health.....	240,208 68	220 00	2,425 16	49,866 37	52,511 53	187,697 15
Plate glass.....	92,195 85	1,323 00	3,060 47	26,093 31	30,476 78	61,719 07
Burglary and theft ..	146,114 46	12,065 12	4,669 01	34,650 12	51,384 25	94,730 21
Workmen's collective ..	2,265 10	.....	.....	.....	.....	2,265 10
Total.....	1,095,821 08	31,905 51	19,831 13	210,370 91	262,107 55	833,713 53

Total net premiums

Policy fees required or represented by applications..... \$833,713.53

Interest on mortgage loans

Interest on bonds and dividends on stocks, \$18,410 78, from other sources, \$775 05. . . 38,759.00

..... \$7,759 30

..... 19,185 83

Total interest..... 26,945 13

Total income

..... 899,417 66

Sum..... 1,701,005 46

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident	\$149,734 18	\$6,777 12	. . . . .	\$6,777 12	\$142,957 06
Health	80,273 37				80,273 37
Plate glass	24,840 76	315 95	\$5,092 08	5,408 03	19,432 73
Burglary and theft	43,356 13	6,509 02		6,509 02	36,847 11
Workmen's collective	532 04				532 04
Total	298,737 08	13,602 09	5,092 08	18,694 17	280,042 91

Investigation and adjustment of claims	\$4,679 84
Policy fees retained by agents	38,759 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).	312,097 43
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	76,016 39
Salaries, traveling, and all other expenses of agents not paid by commissions	10,646 56
Medical examiners' fees and salaries	1,000 00
Inspections (other than medical and claim)	784 00
Rents	8,000 00
State taxes on premiums	9,739 99
Insurance department licenses and fees	3,170 35
Legal expenses	5,500 25
Advertising	2,005 26
Printing and stationery	18,703 74
Postage, telegraph, telephone, and express	7,411 39
Furniture and fixtures	1,491 10
Stockholders for interest or dividends	20,000 00
Investment expense, brokerage on purchase of bonds	\$175 00
General expense	5,666 01
Journal subscription	238 98
Traveling expense	6,810 56
Agents' balances charged off	12,890 55
Total disbursements	3,605 31
Balance	816,544 07
	884,461 39

LEDGER ASSETS

Mortgage loans on real estate, first liens			191,500 00
Book value of bonds and stocks			501,386 99
Cash in office			5,748 77
Deposits in trust companies and banks not on interest			693 15
Deposits in trust companies and banks on interest.			55,008 84
	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident.	\$50,810 29	\$5,207 37	
Health	35,965 53	3,133 03	
Plate glass	11,921 14	227 08	
Burglary and theft	21,760 24	408 96	
Total	120,457 20	8,976 44	129,433 64
Ledger assets as per balance			884,461 39

NONLEDGER ASSETS

Interest due and accrued on	
Mortgages	\$2,679 40
Bonds	3,862 50
Bank deposits	56 65
Gross assets	6,598 55
	891,059 94

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	\$8,976 44
Book value of ledger assets over market value, bonds and stocks	29,961 99
Total	38,938 43
Total admitted assets	852,121 51

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Accident	\$24,851 19	\$2,979 50	\$27,830 69	\$141 60	\$27,689 09	\$825 00	\$28,514 09
Health	8,381 29	85 00	8,466 29		8,466 29		8,466 29
Plate glass	953 28		953 28	13 29	939 99		939 99
Burglary and theft.	8,741.91	2,916 33	11,658 24	1,500 00	10,158 24	800 00	10,958 24
Total	42,927 67	5,908 83	48,908 50	1,654 89	47,253 61	1,625 00	48,878 61

Total unpaid claims and expenses of settlement \$48,878 61
 Unearned premiums at 50 per cent on risks running one year or less \$300,567 88
 Unearned premiums, pro rata on risks running more than one year 15,751 65

Total unearned premiums 316,319 53
 Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912, viz

Accident 16,335 87
 Health 13,964 86
 Plate glass 3,981 66
 Burglary and theft 7,354 96

Salaries, rents, expenses, bills, accounts, fees, etc , due or accrued 890 39
 State, county, and municipal taxes due or accrued 12,000 00
 Reinsurance 4,848 91
 Advance premiums (100 per cent) 2,481 60

Total amount of all liabilities except capital 427,056 39
 Capital actually paid up in cash 250,000 00
 Surplus over all liabilities 175,065 12

Surplus as regards policy holders 425,065 12

Total liabilities 852,121 51

EXHIBIT OF PREMIUMS

	Accident	Health	Plate glass	Burglary and theft	Workmen's collective
In force Dec 31, 1911	\$265,018 07	\$91,451 78	\$43,163 17	\$82,863 54	.. . . .
Written or renewed during the year.	615,036 99	240,208 68	92,195 85	146,114 46	\$2,265 10
Total	880,055 06	331,660 46	135,359 02	228,978 00	.. . . .
Deduct expirations and cancellations	535,409 74	207,996 40	71,374 77	99,188 06	2,265 10
Balance	344,645 32	123,664 06	63,984 25	129,789 94	.. . . .
Deduct reinsured policies	19,294 14	255 00	966 20	14,087 54	.. . . .
Net in force Dec 31, 1912.	325,351 18	123,409 06	63,018 05	115,702 40	.. . . .

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid.
Accident	\$7,503.55	\$6,885 10
Health	3,404.05	721 59
Plate glass	241 14	81 62
Credit	477 94	.. . . .
Total	11,626 68	7,688 31

HARTFORD STEAM BOILER INSPECTION & INSURANCE CO , HARTFORD, CONN

[Located at No 56 Prospect Street, Hartford, Conn. Incorporated, 1866, commenced business in 1866.
Lyman B Brainerd, president, Chas S Blake, secretary]

CAPITAL

Capital stock paid up in cash \$1,000,000 00
Amount of ledger assets Dec 31 of previous year \$5,068,793 93

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Steam boiler	\$1,649,339 64	\$641 00	\$125,937 59	\$72,676 93	\$199,255 52	\$1,450,084 12
Flywheel	54,552 93	169 82	2,933 65	4,039 29	7,142 76	47,410 17
Total	1,703,892 57	810 82	128,871 24	76,716 22	206,398 28	1,497,494 29

Total net premiums	\$1,497,494 24
Inspections	34,467 60
Interest on mortgage loans, \$59,992 43, bonds and dividends on stock, \$148,750 01, trusts, \$2,457 55, real estate, \$60 88, delinquent premiums, etc., \$79 58, and rents, \$9,310 42	220,650 87
Agents' balances previously charged off	300 00
Profit on sale or maturity of ledger assets (bonds and stocks)	1,961 50
Total income	1,754,874 26
Sum	6,823,668 19

DISBURSEMENTS

Net amount paid policyholders for losses	
Steam boiler	\$129,302 59
Flywheel	483 53
Total	129,786 12
Investigation and adjustment of claims	1,084 79
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	188,907 47
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	67,673 74
Salaries, traveling and all other expenses of agents not paid by commissions	298,099 16
Inspections (other than medical and claim)	518,016 68
Rents	5,000 00
Repairs and expenses (other than taxes) on real estate	5,394 31
Taxes on real estate	2,662 50
State taxes on premiums	22,339 22
Insurance department licenses and fees	8,559 66
All other licenses, fees, and taxes	26,586 00
Legal expenses	7,536 65
Advertising	1,254 74
Printing and stationery	20,987 61
Postage, telegraph, telephone, and express	20,665 99
Furniture and fixtures	3,912 13
Stockholders for interest or dividends	120,000 00
Office expenses	\$700 85
Exchange	566 68
Loss on sale or maturity of ledger assets (bonds)	1,267 53
Total disbursements	1,451,245 97
Balance	5,372,422 22

LEDGER ASSETS

Book value of real estate	90,600 00
Mortgage loans on real estate, first liens	1,193,285 00
Book value of bonds and stock	3,497,836 92
Cash in office	3,929 82
Deposits in trust companies and banks on interest	161,536 54

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Steam boiler	\$278,793 29	\$117,535 22	
Flywheel.....	6,370 24	1,814 27	
Total	285,163 53	119,349 49	\$404,513 02
Cash in course of transmission.....			20,720 92
Ledger assets as per balance.....			5,372,422 22

NONLEGER ASSETS

Interest due and accrued on			
Mortgages		34,224 95	
Bonds		41,375 56	
Market value of bonds and stocks over book value.....			75,600 51
Gross assets.....			8,341 48
			5,456,364 21

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912.....	119,349 49
Total admitted assets	5,337,014 72

LIABILITIES

Net unpaid claims except liability claims			
Steam boiler.....	\$94,663 83		
Flywheel	250 00		
Total unpaid claims and expenses of settlement.....			94,913 83
Unearned premiums at 50 per cent on risks running one year or less	65,213 64		
Unearned premiums, pro rata on risks running more than one year	2,146,518 80		
Total unearned premiums			2,211,732 44
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912			
Steam boiler.....	55,758 66		
Flywheel	1,274 05		
State, county, and municipal taxes due or accrued			57,032 71
Special and contingent reserve on account of the assumed liability for guaranteeing the faithful performance by the Boiler Inspection & Insurance Co of Canada, of its covenants and obli- gations assumed under certain policies issued by that company, this company's proportion of the total premiums pertaining to such policies, viz, \$43,055 35 (being 20 per cent of \$215,276 73), the pro rata reserve thereon amounting to			25,000 00
Total amount of all liabilities except capital.....			2,411,419 84
Capital actually paid up in cash	\$1,000,000 00		
Surplus over all liabilities	1,925,594 88		
Surplus as regards policyholders			2,925,594 88
Total liabilities.....			5,337,014 72

EXHIBIT OF PREMIUMS

	Flywheel	Steam boiler.
In force Dec 31, 1911	\$82,134 07	\$3,833,072 13
Written or renewed during the year	54,552 93	1,649,339 64
Total.....	136,687 00	5,482,411 77
Deduct expirations and cancellations	21,399 61	1,329,353 51
Balance	115,287 39	4,153,058 26
Deduct reinsured policies	169 82	641 00
Net in force Dec 31, 1912	115,117 57	4,152,417 26

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year	Steam boiler. \$2,806 11
Gross losses paid.....	327 16

INDIANA & OHIO LIVE STOCK INSURANCE CO., CRAWFORDSVILLE, IND.

[Located at Ben Hur Building, Crawfordsville, Ind. Incorporated 1893, commenced business in 1886.
Jno R. Bonnell, president, Charles L. Goodbar, secretary.]

CAPITAL

Capital stock paid up in cash.....	\$200,000 00
Amount of ledger assets Dec 31, of previous year..	<u>\$400,967 37</u>

INCOME

Gross premiums written and renewed during the year—live stock	404,189 47
Deduct—	
Reinsurance	\$169 50
Return premiums on policies canceled	18,844 37
Premiums on policies not taken	<u>25,026 58</u>
Total deductions	44,040 45
Total net premiums	<u>360,149 02</u>
Interest on mortgage loans	6,628 59
Interest on bonds and dividends on stocks, \$11,533 87, from other sources, premium notes, \$124 61.....	11,658 48
Rents	<u>379 76</u>
Total interest and rents	18,666 83
Commission on bonds purchased.....	\$13 75
Transfer fees	<u>1 00</u>
Agents' balances previously charged off	14 75
Total income	<u>378,949 03</u>
Sum.....	<u>779,916 40</u>

DISBURSEMENTS

Gross amount paid for losses—live stock	\$183,678 24
Deduct salvage	<u>14,643 87</u>
Net amount paid policyholders for losses.....	169,034 37
Investigation and adjustment of claims	578 41
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	99,841 24
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	18,505 72
Salaries, traveling and all other expenses of agents not paid by commissions	3,601 68
Medical examiners' fees and salaries	161 05
Inspections (other than medical and claim).....	699 85
Rents.....	<u>1,200 85</u>
Repairs and expenses (other than taxes) on real estate.....	167 50
Taxes on real estate	22 33
State taxes on premiums.....	4,649 84
Insurance department licenses and fees.....	4,793 88
All other licenses, fees and taxes.....	4,202 63
Legal expenses	2,708 79
Advertising.....	5,085 62
Printing and stationery	2,529 19
Postage, telegraph, telephone and express	4,120 31
Furniture and fixtures	1,202 15
Stockholders for interest or dividends	24,000 00
Miscellaneous expenses	541 76
Agents' balances charged off	1,653 02
Decrease in book value of ledger assets (bonds)	<u>276 00</u>
Total disbursements	<u>349,065 59</u>
Balance.....	<u>430,850.81</u>

LEDGER ASSETS

Book value of real estate	4,980 85
Mortgage loans on real estate, first liens.....	139,850 00
Book value of bonds	240,183 09
Cash in office.....	215 00
Deposits in trust companies and banks not on interest.....	8,446 23
Gross premiums in course of collection—Live stock	
On policies or renewals issued on or after Oct 1, 1912.....	\$35,997 40
On policies or renewals issued prior to Oct 1, 1912	<u>1,173 24</u>
Ledge assets as per balance.....	<u>37,175 64</u>
Ledge assets as per balance.....	<u>430,850.81</u>

NONLEDGER ASSETS

Interest due and accrued on.	
Mortgages.....	2,084.65
Bonds.....	<u>1,219 26</u>
Market value of bonds over book value.	3,303 01
Gross assets.....	<u>435,043 72</u>

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912.	\$1,178 24
Total admitted assets.....	<u>433,865 48</u>

LIABILITIES

Losses and claims—Live stock:	
Reported or in process of adjustment	\$15,332 50
Resisted	<u>6,033 00</u>
Total unpaid claims and expenses of settlement..	21,365 50
Unearned premiums at 50 per cent on risks running one year or less	171,522 15
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oct. 1, 1912—Live stock	637 31
State, county, and municipal taxes due or accrued	<u>7,000 00</u>
Total amount of all liabilities except capital	200,524 96
Capital actually paid up in cash	\$200,000 00
Surplus over all liabilities	<u>33,340 52</u>
Surplus as regards policyholders	233,340 52
Total liabilities.....	<u>433,865 48</u>

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—Live stock.	296,578 88
Written or renewed during the year	<u>404,189 47</u>
Total	700,768 35
Deduct expirations and cancellations.....	<u>367,554 55</u>
Balance	343,213 80
Deduct reinsured policies	<u>169 50</u>
Net in force Dec 31, 1912.	343,044 30

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—Live stock..	330 60
Gross losses paid	<u>380 00</u>

LLOYDS PLATE GLASS INSURANCE CO., NEW YORK, N Y.

[Located at Nos 61 and 63 William Street, New York City Incorporated, 1882, commenced business in 1882 William T Woods, president, Charles E W Chambers, secretary]

CAPITAL.

Capital stock paid up in cash.	\$250,000 00
Amount of ledger assets Dec 31, of previous year.	<u>\$957,441 64</u>

INCOME

Gross premiums written and renewed during the year—plateglass..	707,949 80
Deduct	
Rebate.	\$207 53
Return premiums on policies canceled	51,410 44
Premiums on policies not taken.	<u>74,581 39</u>
Total deductions	126,199 36
Total net premiums.	581,750 44
Interest on mortgage loans, \$1,353 46, bonds and dividends on stocks, \$22,844 50, from other sources, \$70 77, and rents, \$21,718 37	45,987 10
Agents' balances previously charged off.	83 76
Increase in book value of ledger assets (real estate)	<u>5,450 29</u>
Total income.....	633,271 59
Sum.....	<u>1,590,713 23</u>

DISBURSEMENTS

Gross amount paid for losses—plate glass	\$238,193 78
Deduct salvage	<u>9,246 43</u>
Net amount paid policyholders for losses	228,947 35
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	183,576 31
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	67,377 67
Salaries, traveling and all other expenses of agents not paid by commissions.	10,371 51
Rents, including \$10,000 for company's occupancy of its own building	12,984 02
Repairs and expenses (other than taxes) on real estate	8,748 60
Taxes on real estate.....	<u>7,137 00</u>
State taxes on premiums	7,398 26

Insurance department licenses and fees.....	\$7,575 18
All other licenses, fees, and taxes	1,099 12
Legal expenses	878 17
Advertising	2,781 54
Printing and stationery	4,225 84
Postage, telegraph, telephone, and express	6,297 98
Furniture and fixtures	464 10
Stockholders for interest or dividends	50,000 00
Sundries	7,376 11
Agents' balances charged off	94 21
Loss on sale or maturity of ledger assets (stocks)	12,601 50

Total disbursements	619,934.47
---------------------------	------------

Balance	970,778 76
---------------	------------

LEDGER ASSETS

Book value of real estate	255,763 18
Mortgage loans on real estate, first liens	45,500 00
Book value of bonds and stocks	541,350 67
Cash in office	218 75
Deposits in trust companies and banks not on interest	23,726 95
Gross premiums in course of collection—plate glass	
On policies or renewals issued on or after Oct 1, 1912	\$88,603 08
On policies or renewals issued prior to Oct 1, 1912	15,616 13
Total	104,219 21
Ledger assets as per balance	970,778 76

NONLEDGER ASSETS

Interest due and accrued on	
Mortgages	371 24
Bonds	2,824 05
Rents due and accrued	275 00
Market value of real estate over book value	3,470 29
Salvage glass on hand, \$5,697 43, sundry accounts, \$145	19,236 82
	5,842 43
Gross assets	999,328 30

DEDUCT ASSETS NOT ADMITTED

Salvage glass on hand	5,697 43
Sundry accounts	145 00
Premiums in course of collection written prior to Oct 1, 1912	15,616 13
Book value of ledger assets over market value (bonds and stocks)	38,787 67
Total	60,246 23
Total admitted assets	939,082 07

LIABILITIES.

Losses and claims—plate glass	
Adjusted	\$13,455 81
Reported or in process of adjustment	12,755 88
Total unpaid claims and expenses of settlement	26,211 69
Unearned premiums at 50 per cent on risks running one year or less	245,786 45
Unearned premiums, pro rata on risks running more than one year	79,826 85
Total unearned premiums	325,613 30
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912—plate glass	29,534 36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6 42
State, county, and municipal taxes due or accrued (estimated)	8,000 00
Return premiums	269 24
Reserve for unreported losses	9,000 00
Building reserve fund	5,450 29
Total amount of all liabilities except capital	404,085 30
Capital actually paid up in cash	250,000 00
Surplus over all liabilities	284,996 77
Surplus as regards policyholders	534,996 77
Total liabilities	939,082 07

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—plate glass	701,018 66
Written or renewed during the year	707,949 80
Total	1,408,968 46
Deduct expirations and cancellations	753,495 40
Net in force Dec 31, 1912	655,473 06

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—plate glass	\$1,198 74
Gross losses paid	423 40

LOYAL PROTECTIVE INSURANCE CO , BOSTON, MASS.

[Located at Copley Square, Boston, Mass. Incorporated as mutual 1895, reincorporated stock 1909, commenced business as mutual 1895, recommenced as stock 1909 S Augustus Allen, president, Francis R Parks, secretary]

CAPITAL

Capital stock paid up in cash	\$100,000 00
Amount of ledger assets Dec 31 of previous year	\$351,207 23

INCOME

Gross premiums written and renewed during the year—accident and health	\$512,632 65	
Return premiums on policies canceled	1,824 68	
Total net premiums		510,807 97
Policy fees required or represented by applications		46,388 00
Interest on bonds, \$9,451 04, from other sources, \$2,185 70	11,636 74	
Rents	120 00	
Total interest and rents		11,756 74
Agents' balances previously charged off		303 00
Total income		599,255 71
Sum		920,462 94

DISBURSEMENTS

Gross amount paid for losses—accident and health	297,353 92
Investigation and adjustment of claims	1,251 32
Policy fees retained by agents	46,277 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	48,695 15
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	71,247 00
Salaries, traveling, and all other expenses of agents not paid by commissions	11,333 23
Medical examiners' fees and salaries	219 00
Inspections (other than medical and claim)	52 80
Rents	4,338 04
State taxes on premiums	8,521 10
Insurance department licenses and fees	2,459 50
All other licenses, fees, and taxes	787 39
Legal expenses	4,973 71
Advertising	1,966 24
Printing and stationery	7,066 00
Postage, telegraph, telephone, and express	7,588 93
Furniture and fixtures	797 49
Stockholders for interest or dividends	10,000 00
Miscellaneous safe deposit, \$20, petty cash, \$132 89, consulting actuary, \$100	\$252 89
Insurance journals and association, \$963 25, exchange, \$192 60, health bulletins, \$909 90	2,065 75
Office supplies, \$1,424 19, insurance and bonding companies, \$351 42	1,775 61
Officers' traveling expenses, \$286 70, badges, \$455 28	711 98
Agents' balances charged off	4,836 23
Decrease in book value of ledger assets (bonds)	231 85
	387 50
Total disbursements	531,064 40
Balance	389,398 54

LEDGER ASSETS

Book value of bonds	296,668 64
Cash in office	600 00
Deposits in trust companies and banks on interest	92,129 90
Ledger assets as per balance	389,398 54

NONLEDGER ASSETS

Interest due and accrued on bonds	3,850 84
Gross assets	393,249 38

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value (bonds)	5,438 04
Total admitted assets	387,810 74

LIABILITIES

Losses and claims—accident and health	
Reported or in process of adjustment.....	\$73,831 64
Resisted.....	268 52
Net unpaid claims except liability claims	74,100 16
Estimated expense of investigation and adjustment of unpaid claims	140 35
Total unpaid claims and expenses of settlement	\$74,240 51
Unearned premiums at 50 per cent on risks running one year or less	92,827 33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	100 00
State, county, and municipal taxes due or accrued.....	8,775 99
Advance premiums (100 per cent)	5,071.00
Total amount of all liabilities except capital.....	181,014 83
Capital actually paid up in cash.....	100,000 00
Surplus over all liabilities	106,795 91
Surplus as regards policyholders.....	206,795 91
Total liabilities	387,810 74

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—accident and health.....	133,457 50
Written or renewed during the year.....	512,632.65
Total.....	646,090 15
Deduct expirations and cancellations.....	506,849 15
Net in force Dec 31, 1912.....	139,241.00

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—accident and health	154 00
Gross losses paid	75 36

MARYLAND CASUALTY CO., BALTIMORE, MD

[Located at Maryland Casualty Building, Baltimore, Md Incorporated, 1898, commenced business in 1898 John T Stone, president, James F Mitchell, secretary]

CAPITAL.

Capital stock paid up in cash.....	\$1,000,000. 00
Amount of ledger assets Dec 31, of previous year	\$6,383,939 53

INCOME

	Gross premiums written and renewed during the year.	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$364,075 97	\$42,248 48	\$1,640 47	\$143,394 66	\$187,283 61	\$776,792 36
Health	383,409 21	12,595 14	1,068 45	71,426 50	85,090 09	298,319 12
Liability	3,582,677 45	940 09	220,931 58	526,691 68	748,563 35	2,834,114 10
Fidelity	289,257 18	22,848 68	4,002 10	52,997 07	79,347 85	209,909 33
Surety	502,163 08	22,169 66	10,923.04	44,637 19	77,729 79	424,433 29
Plate glass.....	368,314 95	520 82	2,603 18	74,904 25	78,028 25	290,286 70
Steam boiler	364,476 54	.....	10,431 64	71,244 58	81,676 22	282,800 32
Burglary and theft	393,271 75	7,245 20	1,660 41	82,309 38	91,214 99	302,056 76
Sprinkler.....	166,451 47	1,800 82	1,533 65	52,359 04	55,193 01	111,258 46
Flywheel	34,180 84	.....	315 72	6,602 87	6,918 59	27,262 25
Automobile property damage	185,635 28	.....	2,995 11	41,690 93	44,686 04	140,949 24
Workmen's collective.....	95,337 61	.....	3,490 50	10,178.34	13,668.84	84,668 05
Physicians' defense.....	50,501.30	5 25	120 54	9,490 15	9,615 94	40,885 36
Total	7,382,752 63	109,373 54	261,716 39	1,187,926 64	1,559,016 53	5,823,736 06

Total net premiums	\$5,823,736 06
Interest on bonds and dividends on stocks, \$188,667.24, from other sources, \$1,826 56.....	188,493 80
Rents	82,713.58
Total interest and rents	271,207 38
Profit on sale or maturity of ledger assets (bonds)	1,848 05
Increase in book value of ledger assets (bonds and stocks)	21,088 75
Total income	6,117,830 24
Sum	12,501,769 77

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policyholders for losses
		Reinsurance	Salvage		
Accident	\$386,033 14	\$21,268 00	.....	\$21,268 00	\$364,765 14
Health	170,864 28	6,448 03	.....	6,448 03	164,416 25
Liability	1,215,510 33	.....	\$666 00	666 00	1,214,844 33
Fidelity	19,879 00	.....	6,392 84	6,392 84	13,486 16
Surety	62,700 56	.....	10,956 74	10,956 74	51,743 82
Plate glass	123,821 38	.....	2,784 40	2,784 40	121,036 98
Steam boiler	27,045 01	.....	596 31	596 31	26,448 70
Burglary and theft	82,085 22	551 11	.....	551 11	81,534 11
Sprinkler	56,259 10	.....	3,054 44	3,054 44	53,204 66
Flywheel	1,100 85	.....	.....	.....	1,100 85
Automobile property damage	49,001 88	.....	.....	.....	49,001 88
Workmen's collective	50,831 45	.....	.....	.....	50,831 45
Live stock	17,013 92	.....	.....	.....	17,013 92
Total	2,262,146 12	28,267 14	24,450 73	52,717 87	2,209,428 25

Investigation and adjustment of claims	\$469,382 73
Commissions or brokerage to agents (less amounts received on return premiums and re-insurances)	1,512,232 29
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	296,903 84
Salaries, traveling, and all other expenses of agents not paid by commissions	204,984 45
Medical examiners' fees and salaries	3,300 00
Inspections (other than medical and claim)	141,751 39
Rents	62,792 34
Repairs and expenses (other than taxes) on real estate	49,154 65
Taxes on real estate	9,894 96
State taxes on premiums	85,449 25
Insurance department licenses and fees	19,427 32
All other licenses, fees, and taxes	15,416 68
Legal expenses	10,798 42
Advertising	30,758 51
Printing and stationery	50,119 50
Postage, telegraph, telephone, and express	13,594 86
Furniture and fixtures	19,961 06
Stockholders, for interest or dividends	180,000 00
Bureaus and associations	\$12,276 04
Exchange and interest	4,992 22
Tax on capital stock	34,068 28
Loss on sale or maturity of ledger assets (bonds)	51,336 54
Decrease in book value of ledger assets (bonds and stocks)	472 50
Total disbursements	5,501,859 51
Balance	6,999,910 26

LEDGER ASSETS

Book value of real estate	1,248,827 20
Mortgage loans on real estate, first liens, \$6,000, other than first, \$19,457 74	25,457 74
Book value of bonds and stocks	4,444,026 09
Cash in office	21,584 43
Deposits in trust companies and banks not on interest	17,307 82
Deposits in trust companies and banks on interest	162,107 17

	On policies or renewals issued on or after Oct 1, 1912.	On policies or renewals issued prior to Oct 1, 1912
Gross premiums in course of collection		
Accident	\$112,609 77	\$693 18
Health	39,178 25	439 55
Liability	464,738 49	20,676 86
Fidelity	22,395 94	2,347 94
Surety	80,040 08	34,195 14
Plate glass	45,150 75	406 98
Steam boiler	61,615 15	91 38
Burglary and theft	61,020 68	273 21
Sprinkler	20,087 50	239 22
Flywheel	3,103 55	.....
Automobile property damage	22,974 74	964 94
Workmen's collective	20,894 91	39 07
Physicians' defense	6,317 04	132 00
Total	960,126 85	60,489 47

1,020,616 32

Reinsured losses due from other companies	\$3,836 84	
Bills receivable, secured	8,568 48	
Bills receivable, for premiums	2,000 00	
Bills receivable, unsecured	5,979 29	
Agents' balances	39,600 78	
		\$59,983 30

Ledger assets as per balance	6,999,910 26
------------------------------------	--------------

NONLEDGER ASSETS

Interest due and accrued on bonds	28,511 52
Gross assets	7,028,421 78

DEDUCT ASSETS NOT ADMITTED

Bills receivable	5,979 29	
Premiums in course of collection written prior to Oct 1, 1912	60,489 47	
Agents' balances	39,600 78	
Total		106,069 54
Total admitted assets		6,922,352 24

LIABILITIES

Losses and claims	Resisted for policy- holders	Reported or in pro- cess of ad- justment	Resisted	Total	Net unpaid claims ex- cept liabil- ity claims	Esti- mated expense of inves- tigation and ad- justment of unpaid claims	Total
Accident. ....	...	\$72,028 35	\$29,850 00	\$101,878 35	\$101,878 35	\$2,291 74	\$104,170 09
Health. ....	...	17,344 27	500 00	17,844 27	17,844 27	235 03	18,079 30
Fidelity. ....	...	19,064 77	14,250 00	33,314 77	33,314 77	...	33,314 77
Surety.	\$27,576 78	38,246 09	...	65,822 87	65,822 87	...	65,822 87
Plate glass. ....	...	19,619 36	...	19,619 36	19,619 36	29 47	19,648 83
Steam boiler.	7,200 00	5,589 13	2,700 00	15,489 13	15,489 13	1,255 87	16,745 00
Burglary and theft. ....	...	16,237 63	13,950 00	30,187 63	30,187 63	1,961 07	32,148 70
Sprinkler. ....	...	6,182 55	1,475 00	7,657 55	7,657 55	386 09	8,043 64
Flywheel. ....	...	...	750 00	750 00	750 00	...	750 00
Automobile property damage.	2,377 00	9,586 28	...	11,957 28	11,957 28	1,786 72	13,744 00
Workmen's collective. ....	...	12,477 26	...	12,477 26	12,477 26	3,316 74	15,794 00
Physicians' defense.	13,700 00	3,825 00	...	17,525 00	17,525 00	...	17,525 00
Total ...	50,853 78	220,194 69	63,475 00	334,523 47	334,523 47	11,262 73	345,786 20

Net unpaid claims, except liability claims	\$345,786 20
Special reserve for unpaid liability losses	1,194,235 00

Total unpaid claims and expenses of settlement	\$1,540,021 20
Unearned premiums at 50 per cent on risks running one year or less	2,096,355 99
Unearned premiums pro rata on risks running more than one year	588,909 12

Total unearned premiums	2,685,265 11
-------------------------------	--------------

Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912

Accident	39,413 41
Fidelity	5,979 72
Steam boiler	14,849 25
Sprinkler	4,600 03
Automobile property damage	5,743 67
Health	12,953 45
Surety	20,410 22
Burglary and theft	17,451 91
Workmen's collective	5,223 73
Liability	115,296 60
Plate glass	14,628 84
Flywheel	783 30
Physicians' defense	1,895 11
	259,234 24

Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	14,638 22
State, county, and municipal taxes due or accrued	99,259 34
Reinsurance	11,154 85

Total amount of all liabilities except capital	4,609,572 96
Capital actually paid up in cash	1,000,000 00
Surplus over all liabilities	1,312,779 28

Surplus as regards policy holders	2,312,779 28
---	--------------

Total liabilities	6,922,352 24
-------------------------	--------------

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Flywheel
In force Dec 31, 1911....	\$725,533 01	\$279,713 66	\$1,671,209 47	\$313,442 85	\$46,197 62
Written or renewed during the year.	964,075 97	383,409 21	3,582,677 45	368,314 95	34,180 84
Total	1,689,608 98	663,122 87	5,253,886 92	681,757 80	80,378 46
Deduct expirations and cancellations.	949,369 48	369,066 37	3,338,275 36	371,320 41	27,223 95
Balance.....	740,239 50	294,056 50	1,915,611 56	310,437 39	53,154 51
Deduct reinsured policies.....	42,248 48	12,595 14	940 09	520 82	..
Net in force Dec 31, 1912.....	697,991 02	281,461 36	1,914,671 47	309,916 57	53,154 51

	Surety	Fidelity	Steam boiler.	Burglary and theft
In force Dec 31, 1911	\$225,532 16	\$113,230 39	\$536,043 95	\$437,037 75
Written or renewed during the year. .	502,163 08	289,257 18	364,476 54	393,271 75
Total	727,695 24	402,487 57	900,520 49	830,309 50
Deduct expirations and cancellations..	335,215 16	176,250 36	298,526 63	385,761 86
Balance	392,480 08	226,237 21	601,993 86	444,547 64
Deduct reinsured policies.....	22,169 56	22,348 68	..	7,245 20
Net in force Dec 31, 1912	370,310 52	203,888 53	601,993 86	437,302 44
Amount at risk Dec 31, 1912	59,463,636 05	53,255,684 14	.....	..

	Automobile property damage	Physicians' defense	Sprinkler	Workmen's collective
In force Dec 31, 1911	\$98,954 23	\$35,908 92	\$205,419 16	\$15,192 61
Written or renewed during the year ..	185,635 28	50,601 30	166,461 47	98,337 61
Total.....	284,589 51	86,510 22	371,870 63	113,530 22
Deduct expirations and cancellations..	150,991 94	45,123 20	168,449 98	97,566 86
Balance	133,597 57	41,287 02	203,420 65	15,963 36
Deduct reinsured policies.....	..	5 25	1,300 32	..
Net in force Dec 31, 1912.....	133,597 57	41,281 77	202,120 33	15,963 36

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid
Accident.....	\$15,705 08	\$4,790 95
Health	18,418 87	25,036 12
Liability	11,577 57	12,264 32
Plate glass.....	81 14	35 00
Steam boiler.....	1,957 90	..
Burglary and theft	1,776 20	144 57
Sprinkler.....	394 66	2 20
Flywheel.....	17 15	..
Automobile property damage.....	1,247 55	348 80
Workmen's collective.....	3 86	..
Physicians' defense.....	155 00	..
Total.....	51,334 98	42,621 96

MASSACHUSETTS ACCIDENT CO, BOSTON, MASS.

[Located at 161 Devonshire Street, Boston, Mass Incorporated, 1908; commenced business, in 1908.
G Leonard McNeill, president, I M Hathaway, secretary]

CAPITAL

Capital stock paid up in cash	\$100,000 00
Amount of ledger assets Dec 31 of previous year	<u>\$193,926 82</u>

INCOME

Gross premiums written and renewed during the year—accident and health	338,903 96
Deduct—	
Reinsurance	\$8,339 91
Return premiums on policies canceled	5,361 24
Premiums on policies not taken	<u>9,227 72</u>
Total deductions	22,928 87
Total net premiums	315,975 09
Policy fees required or represented by applications	43,928 52
Interest on bonds, \$5,527 64, from other sources, \$60 84, on bank deposits, \$621 83	<u>6,210 31</u>
Total income	366,113 92
Sum	<u>560,040 74</u>

DISBURSEMENTS

Gross amount paid for losses—accident and health	\$131,753 11
Deduct reinsurance	<u>327 69</u>
Net amount paid policyholders for losses	131,425 42
Investigation and adjustment of claims	984 77
Policy fees retained by agents	43,543 94
Commissions or brokerage to agents (less amount received on return premiums and re-insurances)	60,109 07
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	41,154 05
Salaries, traveling, and all other expenses of agents not paid by commissions	20,285 56
Medical examiners' fees and salaries	2,175 89
Rents	10,589 96
State taxes on premiums	2,545 75
Insurance department licenses and fees	1,182 13
All other licenses, fees, and taxes	169 84
Legal expenses	1,577 01
Advertising	2,736 27
Printing and stationery	7,584 72
Postage, telegraph, telephone, and express	5,629 46
Furniture and fixtures	1,110 50
Stockholders for interest or dividends	10,000 00
Coupon contract extension	
Office expense	\$1,779 34
Miscellaneous	1,014 04
Traveling expenses	<u>2,667 75</u>
	2,053 65
Decrease in book value of ledger assets (bonds)	7,514 78
	<u>4,389 38</u>
Total disbursements	354,708 50
Balance	<u>205,332 24</u>

LEDGER ASSETS

Book value of bonds	165,000 00
Cash in office	3,033 31
Deposits in trust companies and banks not on interest	2,276 10
Deposits in trust companies and banks on interest	26,408 66
Gross premiums in course of collection—accident and health	
On policies or renewals issued on or before Oct 1, 1912	\$5,599 02
On policies or renewals issued prior to Oct. 1, 1912	<u>1,778 43</u>
Total	7,277 45
Bills receivable	<u>1,336 72</u>
Ledger assets as per balance	205,332 24

NONLEDGER ASSETS.

Interest due and accrued on bonds	1,926 24
Furniture and fixtures	\$5,000 00
Supplies	<u>2,500 00</u>
	7,500 00
Gross assets	<u>214,758 48</u>

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$1,336 72, furniture and fixtures, \$5,000 ..	\$6,336 72
Supplies, printed matter and stationery ..	2,500 00
Premiums in course of collection written prior to Oct 1, 1912....	1,778 43
Book value of ledger assets over market value (bonds) ..	3,040 00
Total ..	\$13,655 15
Total admitted assets..	201,103 33

LIABILITIES

Losses and claims—accident and health	
Reported or in process of adjustment...	\$21,479 65
Resisted ..	1,760 30
Total net unpaid claims, except liability claims ..	23,239 95
Estimated expense of investigation and adjustment of unpaid claims ..	349 50
Total ..	23,589 45
Proper reserve to cover liabilities which were actually incurred on or before Dec 31, 1912, of which no notice was received at home office until subsequently ..	2,020 92
Total unpaid claims and expenses of settlement ..	25,610 37
Unearned premiums at 50 per cent on risks running one year or less ..	38,712 77
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912	
Accident and health..	1,270 19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..	2,154 91
State, county, and municipal taxes due or accrued ..	2,890 89
Reinsurance ..	735 41
Total amount of all liabilities, except capital ..	71,379 54
Capital actually paid up in cash ..	\$100,000 00
Surplus over all liabilities ..	29,723 79
Surplus as regards policyholders.	129,723 79
Total liabilities ..	201,103 33

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—accident and health.	72,498 04
Written and renewed during the year ..	338,903 96
Total ..	411,402 00
Deduct expirations and cancellations..	325,741 59
Balance ..	85,660 41
Deduct reinsured policies ..	8,234 87
Net in force Dec 31, 1912 ..	77,425 54

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year— ..	4,540 55
Gross losses paid ..	1,405 50

MASSACHUSETTS BONDING & INSURANCE CO, BOSTON, MASS.

[Located at Nos 77-85 State Street, Boston, Mass. Incorporated, 1907, commenced business, 1907 T. J. Falvey, president, John T. Burnett, secretary.]

CAPITAL

Capital stock paid up in cash ..	\$1,000,000 00
Amount of ledger assets Dec 31 of previous year.	\$2,288,283 08

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident and health	\$359,112 58	\$7,523 30	\$18,764 65	\$27,874 26	\$54,162 21	\$304,950 37
Liability ..	991,162 31	10,402 50	80,615 36	138,149 87	229,167 73	761,994 58
Fidelity ..	321,918 86	15,418 91	22,991 60	19,138 56	57,549 07	264,369 79
Surety ..	569,310 98	32,395 78	45,341 33	43,946 38	121,683 49	447,627 49
Plate glass ..	213,890 73		8,993 02	21,693 84	30,686 86	183,203 87
Burglary and theft ..	191,144 90	27,514 06	19,512 01	28,936 81	75,962 88	115,182 02
Automobile property damage ..	28,961 27		6,423 17		6,423 17	22,538 10
Total ..	2,675,501 63	93,254 55	202,641 14	279,739 72	575,635 41	2,099,866 22

Total net premiums.....	\$2,099,866 22
Policy fees required or represented by applications	12,544 00
Interest on—	
Bonds and dividends on stocks.....	\$69,878 68
From other sources.....	3,813 69
Rents	272 40
Total interest and rents	73,964 77
North Boston Lighting Properties rights.....	200 00
Pennsylvania Casualty Co	2 37
Profit on sale or maturity of ledger assets (bonds).....	202 37
	1,686 25
Total income.....	2,188,263 61
Sum.....	4,476,546 69

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident and health	\$68,157 50	\$175 00		\$175 00	\$67,982 50
Liability	125,419 79				125,419 79
Fidelity	32,991 42		\$3,712 06	3,712 06	29,279 36
Surety	149,855 03		34,156 01	34,156 01	115,699 02
Plate glass	44,876 98		59 62	59 62	44,817 36
Burglary and theft	31,835 71	3,741 16	1,060 38	4,801 54	27,034 17
Automobile property damage.....	2,876 04				2,876 04
Total	456,012 47	3,916 16	38,988 07	42,904 23	413,108 24
Investigation and adjustment of claims					\$57,131 38
Policy fees retained by agents.....					12,544 00
Commissions or brokerage to agents (less amount received on return premiums and reinsur- ances)					515,706 45
Salaries, fees, and all other compensation of officers, directors, trustees, and home office em- ployees					141,323 13
Salaries, traveling and all other expenses of agents not paid by commissions.....					170,782 80
Inspections (other than medical and claim).....					2,490 03
Rents					15,870 38
Repairs and expenses (other than taxes) on real estate					717 14
Taxes on real estate					677 86
State taxes on premiums					11,871 61
Insurance department licenses and fees.....					10,553 20
All other licenses, fees, and taxes					1,732 28
Legal expenses					7,682 10
Advertising					15,839 10
Printing and stationery.....					29,706 57
Postage, telegraph, telephone, and express.....					26,374 86
Furniture and fixtures					15,122 00
Stockholders for interest or dividends					60,000 00
Supplies				\$7,427 25	
Traveling expenses				26,904 78	
Dividends to policyholders				88 62	
Light and heat.....				1,206 89	
Profit and loss.....				87 50	
Mercantile agencies				1,588 60	
Miscellaneous				7,043 86	
Underwriters, boards, and tariff associations.....				2,418 45	
Insurance				1,116 33	
Agents' balances charged off					47,882 48
Loss on sale or maturity of ledger assets (bonds).....					947 11
					939 75
Total disbursements.....					1,563,002 47
Balance.....					2,913,544 22

LEDGER ASSETS

Book value of real estate.....	14,000 00
Mortgage loans on real estate, other than first liens	5,000 00
Book value of bonds and stocks	1,954,321 89
Cash in office.....	18,569 84
Deposits in trust companies and banks not on interest.....	43,228 01
Deposits in trust companies and banks on interest.....	213,307 02

	On poli- cies or re- newals issued on or after Oct 1, 1912	On poli- cies or re- newals issued prior to Oct 1, 1912.	
Gross premiums in course of collection:			
Accident and health	\$47,330 22	\$9,843 12	
Liability	199,838 72	41,559 81	
Fidelity	73,624 79	15,311 51	
Surety	115,696 10	24,060 94	
Plate glass	52,589 14	10,936 79	
Burglary and theft	31,553 48	6,562 08	
Automobile property damage	5,253 92	1,093 67	
Total	525,891 37	109,367 92	\$635,259 29
Bills receivable		504 00	
Advanced on contract		28,088 76	
Deposited with workmen's compensation, reinsurance, and inspection bureaus		753 00	
Due from Pennsylvania Casualty Co.		512 41	
			29,354 17
Ledger assets as per balance			2,913,544 22
NONLEDGER ASSETS			
Interest due and accrued on bonds			20,725 84
Gross assets			2,934,270.06
DEDUCT ASSETS NOT ADMITTED			
Bills receivable		\$504 00	
Premiums in course of collection written prior to Oct 1, 1912		109,367 92	
Book value of ledger assets over market value (stocks and bonds)		49,923 89	
Workmen's compensation, reinsurance, and inspection bureaus		171 03	
Total			159,966 84
Total admitted assets			2,774,303 22

LIABILITIES

Losses and claims	Reported or in process of adjust- ment.	Resisted	Total	Deduct reinsur- ance	Net unpaid claims except liability claims	Esti- mated ex- pense of investi- gation and ad- justment of unpaid claims	Total
Accident and health	\$31,178 87	\$14,090 65	\$45,269 52	\$7,000 00	\$38,269 52		\$38,269 52
Fidelity	9,082 44	6,350 00	15,432 44	1,250 00	14,182 44	\$2,275 00	16,457 44
Surety	82,561 46	86,969 47	169,530 93	2,500 00	167,030 93	10,800 00	177,830 93
Plate glass	2,482 84		2,482 84		2,482 84		2,482 84
Burglary and theft	8,524 00	11,240 00	19,764 00	2,799 32	16,964 68		16,964 68
Automobile property damage	612 50	1,000 00	1,612 50		1,612 50		1,612 50
Total	134,442 11	119,650 12	254,092 23	13,549 32	240,542 91	13,075 00	253,617 91
Net unpaid claims, except liability claims					\$253,617 91		
Special reserve for unpaid liability losses					86,682 45		
Total unpaid claims and expenses of settlement						\$340,300 36	
Unearned premiums at 50 per cent on risks running 1 year or less					711,891 00		
Unearned premiums, pro rata on risks running more than 1 year					138,269 56		
Total unearned premiums						850,160 56	
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912							
Accident and health					11,832 55		
Liability					49,950 68		
Fidelity					18,406 19		
Surety					28,924 03		
Plate glass					13,147 28		
Burglary and theft					7,888 38		
Automobile property damage					1,314 73		
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued						131,472 84	
State, county, and municipal taxes due or accrued						6,759 39	
Reinsurance						31,508 82	
Advance premiums (100 per cent) and not included in above						9,119 46	
						3,500 00	
Total amount of all liabilities except capital						1,372,822.43	

Capital actually paid up in cash	\$1,000,000 00
Surplus over all liabilities	401,480 79
Surplus as regards policyholders	\$1,401,480 79
Total liabilities.....	2,774,308 22

EXHIBIT OF PREMIUMS

	Accident and health	Liability	Plate glass	Surety
In force Dec 31, 1911	\$171,000 00	\$3,317 76	\$6 41	\$428,835 91
Written or renewed during the year	359,112 58	991,162 31	213,890 73	569,310 98
Total	359,283 58	994,480 07	213,897 14	998,146 89
Deduct expirations and cancellations	234,683 47	380,108 32	101,152 72	532,716 93
Balance	124,600 11	614,371 75	112,744 42	465,429 96
Deduct reinsured policies.....	5,627 58	11,460 76	.. ..	28,667 53
Net in force Dec 31, 1912	118,972 53	602,910 99	112,744 42	436,762 43

	Fidelity	Burglary and theft	Automobile property damage
In force Dec 31, 1911	\$249,750 40	\$165,335 43	.. ..
Written or renewed during the year	321,918 83	191,144 90	\$28,961 27
Total	571,669 26	356,480 33	28,961 27
Deduct expirations and cancellations	267,734 71	169,889 47	6,423 17
Balance	303,934 55	186,590 86	22,538 10
Deduct reinsured policies	23,292 60	34,106 83	.. ..
Net in force Dec 31, 1912	280,641 95	152,484 03	22,538 10

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident and health.....	\$1,504 62	\$310 62
Liability	1,538 17	.. ..
Plate glass	22 36	.. ..
Burglary and theft.....	227 73	.. ..
Automobile property damage	178 00	86 08
Total	3,470 88	396 70

METROPOLITAN CASUALTY INSURANCE CO OF NEW YORK

[Located at No 47 Cedar Street, New York, N Y Incorporated, 1874, commenced business, 1874
Eugene H Winslow, president, S William Burton, secretary]

CAPITAL

Capital stock paid up in cash	\$200,000 00
Amount of ledger assets Dec 31, of previous year	\$841,881 96

INCOME

	Gross premiums written and renewed during the year	Deduct—	Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	
Accident	\$159,395 16	\$6,695 40	\$23,134 09	\$127,400 87
Health	47,659 70	696 92	999 55	36,626 10
Plate glass	644,347 96	.. ..	11,959 21	538,451 09
Total	851,402 82	7,392 32	15,092 85	702,478 06

Total net premiums	\$702,478 06
Interest on—	
Bonds and dividends on stocks.....	\$26,146 94
Deposits in trust companies and banks	1,632 28
Total interest	27,779 22
Agents' balances previously charged off	11 16
Profit on sale or maturity of ledger assets (stocks)	521 00
Total income.....	730,789 44
Sum.....	1,572,671 40

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident.....	\$51,992 37	\$1,806 94	.. .. .	\$1,806 94	\$50,185 43
Health.....	15,950 93	375 88	.. .. .	375 88	15,575 05
Plate glass	217,763 97	.. .. .	\$4,208 27	4,208 27	213,555 70
Total.	285,707 27	2,182 82	4,208 27	6,391 09	279,316 18

Investigation and adjustment of claims	\$1,903 91
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	230,536 72
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	79,857 06
Salaries, traveling and all other expenses of agents not paid by commissions	19,226 77
Medical examiners' fees and salaries	1,996 30
Inspections (other than medical and claim).....	19 50
Rents	7,532 54
State taxes on premiums	8,634 93
Insurance department licenses and fees	6,784 88
All other licenses, fees, and taxes	1,541 76
Legal expenses	1,278 48
Advertising	3,072 58
Printing and stationery	7,592 64
Postage, telegraph, telephone, and express	6,188 55
Furniture and fixtures	851 34
Stockholders for interest or dividends	20,000 00
Exchange on bank checks	\$294 70
Commercial agencies and underwriters association	3,245 46
Home office, expenses for toilet supplies, ice, and drinking water.....	348 83
Agents' balances charged off.....	3,888 99
Total disbursements.....	772 54
Balance	680,995 67
Balance	891,675 73

LEDGER ASSETS

Book value of bonds and stocks.....	677,482 70
Cash in office	2,368 15
Deposits in trust companies and banks not on interest	1,000 00
Deposits in trust companies and banks on interest	67,823 76

	On policies or renew- als issued on or after Oct 1, 1912	On policies or renew- als issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident	\$22,384 66	\$909 67	
Health	10,265 68	417 90	
Plate glass	103,527 25	5,112 21	
Total.	136,177 59	6,439 78	142,617 37
Reinsurance, loss account.....			383 75
Ledger assets as per balance.			891,675 73

NONLEDGER ASSETS

Interest due and accrued on bonds	5,482 49
Market value of bonds and stocks over book value	3,942 30
Gross assets.....	901,100 52

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct. 1, 1912.....	6,439 78
Total admitted assets.....	894,660 74

LIABILITIES

Losses and claims.	Reported or in process of adjustment	Resisted	Total.
Accident.....	\$17,446 49	\$4,307 50	\$21,753 99
Health.....	2,528 91	158 00	2,686 91
Plate glass.....	10,461 35	-	10,461 35
Total.....	30,436 75	4,465 50	34,902 25
Total unpaid claims and expenses of settlement			\$34,902 25
Unearned premiums at 50 per cent on risks running one year or less.			352,889 04
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912			
Accident.....	\$7,704 78		
Health.....	3,581 19		
Plate glass.....	33,442 32		44,768 29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.			813 53
State, county, and municipal taxes due or accrued.			6,990 78
Reinsurance.....			1,085 86
Reserve for unreported losses.....			14,329 62
Total amount of all liabilities except capital			455,779 37
Capital actually paid up in cash	\$200,000 00		
Surplus over all liabilities.	238,881 37		
Surplus as regards policyholders			438,881 37
Total liabilities.....			894,660 74

EXHIBIT OF PREMIUMS

	Accident	Health.	Plate glass
In force Dec 31, 1911.....	\$114,164 49	\$33,301 59	\$580,298 41
Written or renewed during the year.....	159,395 16	47,659 70	644,347 96
Total.....	273,559 65	80,961 29	1,224,646 37
Deduct expirations and cancellations.....	155,126 09	48,022 13	669,022 74
Balance.....	118,433 56	32,939 16	.. .. .
Deduct reinsured policies.....	1,109 71	108 57	.. .. .
Net in force Dec 31, 1912.....	117,323 85	32,830 59	555,623 63

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

	Gross pre- miums less re- turn premiums on risks writ- ten or renewed during the year	Gross losses paid.
Accident.....	\$1,183 14	\$520 92
Health.....	553 26	910 71
Plate glass.....	559 10	183 35
Total.....	2,295 50	1,614 98

NATIONAL CASUALTY CO, DETROIT, MICH.

[Located at No. 422 Majestic Building, Detroit, Mich. Incorporated, 1904, commenced business 1904.
W G Curtis, president, Franklin S Dewey, secretary.]

CAPITAL

Capital stock paid up in cash.....	\$200,000 00	
Amount of ledger assets Dec 31, of previous year		\$322,409 19

INCOME

Gross premiums written and renewed during the year—accident and health ..		718,844 68
Deduct—		
Reinsurance	7,920 65	
Return premiums on policies canceled	1,952 75	
Premiums on policies not taken..	11,538 75	
Total deductions ..		21,412 15
Total net premiums ..		697,432 53
Policy fees required or represented by applications... ..		43,000.00
Interest on—		
Mortgage loans	660 33	
Collateral loans	413 74	
Bonds and dividends on stocks..	11,325 99	
From other sources	274 38	
Total interest ..		12,674 44
Agents' balances previously charged off.... ..		82 50
Increase in book value of ledger assets (stocks) ..		1,800 00
Total income.....		754,989 47
Sum... ..		1,077,398 66

DISBURSEMENTS

Gross amount paid for losses—accident and health ..	293,715 09	
Deduct reinsurance ..	4,987 30	
		288,727 79
Investigation and adjustment of claims.		4,908 91
Policy fees retained by agents		41,925 55
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)..		242,795 98
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees		54,820 37
Salaries, traveling, and all other expenses of agents not paid by commissions.		29,851 19
Rents		10,461 76
State taxes on premiums		12,477 21
Insurance-department licenses and fees		3,275 97
All other licenses, fees, and taxes		645 58
Legal expenses		3,030 71
Advertising		2,710 72
Printing and stationery		9,484 46
Postage, telegraph, telephone, and express		9,164 03
Furniture and fixtures		716 58
Stockholders for interest or dividends.		16,000 00
General expense	\$3,971 80	
Traveling expense, home office.	4,562 46	
		8,534 26
Agents' balances charged off ..		1,735 34
Loss on sale or maturity of ledger assets (bonds) ..		141 75
Decrease in book value of ledger assets (bonds).		849 08
Total disbursements ..		742,305 24
Balance ..		335,093 42

LEDGER ASSETS

Mortgage loans on real estate, first liens.. ..	25,950.00
Loans secured by pledge of bonds, stocks, or other collaterals.. ..	8,400 00
Book value of bonds and stocks	253,020 93
Cash in office.....	1,756 47
Deposits in trust companies and banks not on interest.....	27,751 96
Deposits in trust companies and banks on interest.....	5,000 00
Gross premiums in course of collection on policies or renewals issued on or after Oct 1, 1912—	
Accident and health.....	2,022 00
Agents' balances (secured) ..	6,192 06
Ledger assets as per balance ..	335,093 42

NONLEDGER ASSETS

Interest due and accrued on	
Mortgages.....	\$513.67
Bonds	4,130 49
Collateral loans	95 91
Other assets	175 00
Furniture and supplies ..	4,915 07
Gross assets.....	30,000 00
	370,008 49

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter, and stationery.....	\$30,000 00
Total admitted assets.....	340,008 49

LIABILITIES

Losses and claims—Accident and health		
Reported or in process of adjustment	\$20,917 00	
Resisted.....	2,260 00	
Total.....	23,177 00	
Deduct reinsurance	689 00	
Net unpaid claims except liability claims	22,488 00	
Estimated expense of investigation and adjustment of unpaid claims	500 00	
Total unpaid claims and expenses of settlement		22,988 00
Unearned premiums at 50 per cent on risks running one year or less		11,061 73
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912—Accident and health		450 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		200 00
State, county, and municipal taxes due or accrued		11,000 00
Advance premiums (100 per cent)		2,694 70
Total amount of all liabilities except capital		48,394 43
Capital actually paid up in cash	\$200,000 00	
Surplus over all liabilities	91,614 06	
Surplus as regards policyholders		291,614 06
Total liabilities.....		340,008 49

EXHIBIT OF PREMIUMS

In force Dec 31, 1911—Accident and health.....	17,346 30
Written or renewed during the year.....	718,844 68
Total	736,190 98
Deduct expirations and cancellations.....	714,067 53
Net in force Dec 31, 1912	22,123 45

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—accident and health	121 46
Gross losses paid	52 83

NATIONAL SURETY CO., NEW YORK, N Y.

[Located at No 115 Broadway, New York, N Y Incorporated, 1897, commenced business, 1897 William B Joyce, president, Hubert J Hewitt, secretary]

CAPITAL

Capital stock paid up in cash	\$200,000 00
Amount of ledger assets Dec 31, of previous year.....	6,457,532 35
Increase of paid-up capital during the year	500,000 00
Extended at	\$6,957,532 35

INCOME

	Gross premiums written and renewed during the year.	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies cancelled	Premiums on policies not taken		
Fidelity.....	\$1,683,466 09	\$30,421 66	\$86,000 19	\$224,502 65	\$340,924 50	\$1,342,541 50
Surety.....	2,640,201 21	157,797 65	51,390 92	478,013 35	687,201 92	1,952,999 29
Burglary and theft.....	741,257 50	112,620 42	28,098 76	168,353 23	309,072 41	432,185 09
Total.....	5,064,924 80	300,839 73	165,489 87	870,869 23	1,337,198 83	3,727,725 97

Total net premiums	\$3,727,725 97
Interest on—	
Mortgage loans	\$294 12
Bonds and dividends on stocks	215,796 64
From other sources	4,923 93
Rents.....	8,076 10
Total interest and rents.....	240,779 11

Miscellaneous income.....	\$152 00	
Items in suspense.....	28,788 84	
Agents' remittance.....	85,593 68	
Agents' balances previously charged off.....		\$114,534 52
Profit on sale or maturity of ledger assets (bonds).....		286 26
Total income.....		91 50
Sum.....		4,083,417 36
		11,040,949 71

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policyholders for losses
		Reinsurance	Salvage		
Fidelity	\$422,332 23	\$5,087 43	\$169,868 25	\$174,955 68	\$247,376 55
Surety	712,842 22	12,233 85	214,760 96	226,994 81	485,847 41
Burglary and theft.....	195,623 69	21,992 44	4,725 53	26,717 97	168,905 72
Total.....	1,330,798 14	39,313 72	389,354 74	428,668 46	902,129 68

Investigation and adjustment of claims.....	\$98,796 93
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	794,365 97
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	463,022 97
Salaries, traveling and all other expenses of agents not paid by commissions.....	160,887 53
Consulting attorneys, resident vice presidents, and attorneys in fact, fees.....	23 083 46
Inspections (other than medical and claim).....	18,419 62
Rents.....	61,873 78
Repairs and expenses (other than taxes) on real estate.....	7,606 02
Taxes on real estate.....	3,609 87
State taxes on premiums.....	59,219 78
Insurance department licenses and fees.....	21,391 41
All other licenses, fees, and taxes.....	6,069 24
Legal expenses.....	4,679 47
Advertising.....	42,599 23
Printing and stationery.....	46,952 89
Postage, telegraph, telephone, and express.....	58,246 57
Furniture and fixtures.....	16,466 26
Stockholders for interest or dividends.....	209,939 00
Incidentals, \$33,778 36, insurance, \$1,536 33, exchange, \$1,073 31.....	\$36,388 00
Traveling expenses, \$13,833 73, development, \$19,608 46.....	38,442 19
Surety Association of America, \$1,657 15, bonded attorneys, \$10,517 46.....	12,174 61
Profit and loss, miscellaneous.....	6,862 78
Agents' balances charged off.....	93,867 58
Loss on sale or maturity of ledger assets real estate, \$2,275, bonds, \$23 04, stocks, \$1,000, loss on mortgage loans, \$2,058 44.....	159 11
Total disbursements.....	5,356 48
Balance.....	3,098,742 55
	7,942,207 16

LEDGER ASSETS

Book value of real estate						\$181,343	03
Mortgage loans on real estate, first liens						11,390	57
Book value of bonds and stocks						5,501,200	38
Cash in office						6,141	31
Cash in transit						39,888	23
Deposits in trust companies and banks on interest						744,408	83
				On policies or renew- als issued on or after Oct 1, 1912	On policies or renew- als issued prior to Oct 1, 1912		
Gross premiums in course of collection							
Fidelity				\$353,885	54	\$116,500	92
Surety				180,037	38	360,328	15
Burglary and theft				91,276	11	23,248	29
Total				625,199	03	500,077	36
							1,125,276.39
Bills receivable						1,797	67
Advances secured by collateral since paid						9,309	42
Advances on account of railroad inspection						12,634	25
Advances received, \$12,713 02, reinsurance due on loss, \$45,331 31						58,044	33
Advance commission, \$35,993 09, receivers' certificates, \$10,000						45,993	09
City treasurer warrants, \$659 65, advance on contracts, \$83,781 39, suspense, \$19,488 16						103,929	20
Excise reinsurance committee, \$53,742 97, cash in suspended bank, \$47,107 49						100,850	46
							330,760 75
Ledger assets as per balance						7,942,207	18

NONLEDGER ASSETS

Interest due and accrued on—		
Mortgages	\$334 02	
Bonds	42,884 65	
Other assets (deposits in bank and trust companies)	1,786 58	
		<u>\$45,005 25</u>
Gross assets		7,987,212 41

DEDUCT ASSETS NOT ADMITTED

Accounts receivable, \$12,713 02, reinsurance on paid losses, \$28,018 80	40,731 82	
Advance commission	35,993 09	
Bills receivable, \$1,797 67, advance on contracts, \$13,924 36	15,722 03	
Suspense	19,488 16	
Cash in suspended banks	37,732 49	
Premiums in course of collection written prior to Oct 1, 1912	500,077 36	
Book value of ledger assets over market value (bonds)...	144,779 85	
Total		<u>794,524 80</u>
Total admitted assets		7,192,687 61

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims
Fidelity	\$209,675 22	\$184,040 47	\$393,715 69	\$73,575 18	\$320,140 51	.....
Surety	488,403 89	300,163 87	788,567 76	55,334 05	733,233 71	.....
Burglary and theft	39,403 33	7,500 00	46,903 33	4,997 13	41,906 20	.....
Total	737,482 44	491,704 34	1,229,186 78	133,906 36	1,095,280 42	\$32,858 41

Net unpaid claims, except liability claims	\$1,128,138 83
Unearned premiums at 50 per cent on risks running one year or less	\$1,672,901 64
Unearned premiums, pro rata on risks running more than one year	469,542 17

Total unearned premiums	2,142,443 81
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912	
Fidelity	70,777 11
Surety	36,007 47
Burglary and theft	18,255 22
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	125,039 80
State, county, and municipal taxes due or accrued	11,228 64
Dividends declared and unpaid to stockholders	55,915 89
Return premiums	60,126 00
Reinsurance and co-surety due	7,673 27
Premiums unadjusted	31,032 64
Bonds and mortgages	68,474 95
	<u>8,500 00</u>

Total amount of all liabilities except capital	3,638,573 83
Capital actually paid up in cash	2,000,000 00
Surplus over all liabilities	<u>1,554,113 78</u>
Surplus as regards policy holders	3,554,113 78
Total liabilities	7,192,687 61

EXHIBIT OF PREMIUMS

	Surety.	Fidelity	Burglary and theft
In force Dec 31, 1911	\$2,037,824 71	\$1,138,611 00	\$669,595 37
Written or renewed during the year	2,640,201 21	1,683,466 09	741,257 50
Total	4,678,025 92	2,822,077 09	1,410,852 87
Deduct expirations and cancellations	2,296,702 56	1,544,073 02	661,114 01
Balance	2,381,323 36	1,278,004 07	749,738 86
Deduct reinsured policies	252,812 74	28,933 89	127,574 41
Net in force Dec, 31, 1912	2,128,510 62	1,249,070 18	622,164 45

BUSINESS IN DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—burglary and theft .. \$368 35
 Gross losses paid.. 25 00

NEW AMSTERDAM CASUALTY CO , NEW YORK, N Y

[Located at No 1 Liberty Street, New York, N Y Incorporated, 1898, commenced business, 1899 W F. Moore, president, George E Taylor, secretary]

CAPITAL

Capital stock paid up in cash. \$400,000 00
 Amount of ledger assets Dec 31, of previous year .. 1,181,516 64
 Decrease of paid-up capital during the year, \$64,400, increase, \$150,000.. 85,600 00
 Extended in .. . \$1,267,116 64

INCOME.

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums.
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$239,700 77	\$8,796 37	\$6,655 90	\$48,295 28	\$63,747 55	\$175,953 22
Health	74,882 09		2,742 97	16,266 96	19,009 93	55,872 16
Liability	766,524 44	6,824 98	31,247 83	230,245 48	268,318 29	498,206 15
Plate glass	171,108 09	93 44	4,613 25	49,668 73	54,375 42	116,732 67
Burglary and theft	212,839 25	16,459 89	15,782 76	40,778 42	73,021 07	139,818 18
Workmen's collective... .	1,432 30	..	124 50	490 00	614 50	817 80
Total	1,466,486 94	32,174 68	61,167 21	385,744 87	479,086 76	987,400 18
Total net premiums						\$987,400 18
Interest on—						
Mortgage loans					\$8,222 95	
Bonds and dividends on stocks					32,383 75	
From other sources					653 66	
Total interest						41,260 36
Increase in surplus by reduction of capital					64,400 00	
Increase in surplus paid in by stockholders					37,500 00	
Miscellaneous profit and loss items					20 47	
Total income						101,920 47
Total income						1,130,581 01
Sum						2,397,697 65

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policyholders for losses
		Reinsurance	Salvage		
Accident	\$72,199 75	\$5,053 47	..	\$5,053 47	\$67,146 28
Health	24,402 81	39 27	..	39 27	24,363 54
Liability	301,319 75	..	..	..	301,319 75
Plate glass	69,111 15	120 50	\$15,546 66	15,667 16	53,443 99
Burglary and theft	43,578 60	1,925 35	326 21	2,251 56	41,327 04
Workmen's collective	1,207 56	..	..	..	1,207 56
Total	511,819 62	7,138 59	15,872 87	23,011 46	488,808 16

Investigation and adjustment of claims \$45,437 37 || Commissions or brokerage to agents (less amount received on return premiums and reinsurance) | 273,052 14 |
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	77,950 10
Salaries, traveling and all other expenses of agents not paid by commissions	61,345 37
Medical examiners' fees and salaries	727 00
Inspections (other than medical and claim)	10,303 40
Rents	12,796 92

State taxes on premiums	\$13,592 32
Insurance department licenses and fees	3,595 76
All other licenses, fees, and taxes	426 00
Legal expenses	\$30 68
Advertising	1,190 40
Printing and stationery	15,817 58
Postage, telegraph, telephone, and express	9,975 61
Furniture and fixtures	1,260 50
Stockholders for interest or dividends	25,152 00
Salaries, traveling, and expenses of pay roll auditors	\$10,069 89
Exchange	568 49
Miscellaneous	6,409 93
Loss on sale or maturity of ledger assets (bonds)	17,048 31
	1,687 70
Total disbursements	1,060,997 32
Balance	1,336,700 33

LEDGER ASSETS

Mortgage loans on real estate, first liens.....			161,000 00
Book value of bonds and stocks.....			777,532 00
Cash in office.....			4,247 17
Deposits in trust companies and banks not on interest.....			8,191 85
Deposits in trust companies and banks on interest.....			209,934 01
	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection*			
Accident.....	\$23,091 65	\$2,948 12	
Health.....	11,093 23		
Liability.....	85,551 97	4,832 55	
Plate glass.....	21,951 45	21 37	
Burglary and theft.....	25,022 61	770 25	
Total.....	166,710 91	8,072 29	
Agents' balances.....			174,783 20
			1,012 10
Ledger assets as per balance.....			1,336,700 33

NONLEDGER ASSETS

Interest due and accrued on—	
Mortgages	\$1,996 57
Bonds	5,643 32
Bank and trust company's balance	31 12
	7,671 01
Gross assets	1,344,371 34

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	8,072 29
Book value of ledger assets over market value (stocks and bonds)	51,825 75
Agents' balances	1,012 10
Total	60,910 14
Total admitted assets	1,283,461 20

LIABILITIES

Losses and claims	Reported or in process of adjust- ment	Resisted	Total	Deduct reinsur- ance.	Net unpaid claims except liability claims	Esti- mated ex- pense of investi- gation and ad- justment of unpaid claims	Total
Accident	\$15,184 54	\$3,200 00	\$18,384 54	\$850 35	\$17,534 19	\$880 46	\$18,414 65
Health	3,730 47		3,730 47		3,730 47	189 53	3,920 00
Plate glass	3,493 04		3,493 04		3,493 04	474 96	3,968 00
Burglary and theft	13,588 08	2,925 00	16,513 08	216 66	16,296 42	676 92	16,973 34
Workmen's collective	75 00		75 00		75 00		75 00
Total	36,071 13	6,125 00	42,196 13	1,067 01	41,129 12	2,221 87	43,350 99

Net unpaid claims, except liability claims	\$43,350 99	
Special reserve for unpaid liability losses	196,561 00	
Total unpaid claims and expenses of settlement		\$239,911 99
Unearned premiums at 50 per cent on risks running one year or less	395,482 88	
Unearned premiums, pro rata on risks running more than one year	71,016 89	
Total unearned premiums		466,499 77
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident	7,731 18	
Health	3,549 83	
Liability	19,676 95	
Plate glass	6,585 44	
Burglary and theft	7,506 78	
Salaries, rents, expenses, bills, accounts, fees, etc		45,050 18
State, county, and municipal taxes due or accrued		1,695 86
Reinsurance		11,130 72
		11,261 96
Total amount of all liabilities except capital		775,550 48
Capital actually paid up in cash	400,000 00	
Surplus over all liabilities	107,910 72	
Surplus as regards policyholders		507,910 72
Total liabilities		1,283,461 20

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Burglary and theft	Workmen's collective
In force Dec 31, 1911	\$153,959 22	\$56,017 13	\$453,742 52	\$131,489 51	\$204,149 88	\$1,946 39
Written or renewed during the year	239,700 77	74,882 09	766,524 44	171,108 09	212,839 25	1,432 30
Total	393,659 99	130,899 22	1,220,266 96	302,597 60	416,989 13	3,378 69
Deduct expirations and cancellations	214,918 93	78,134 03	788,425 27	180,005 37	209,470 97	3,378 69
Balance	178,741 06	52,765 19	431,841 69	122,592 23	207,518 16	
Deduct reinsured policies	17,030 55		23,680 49	1,428 54	27,249 04	
Net in force Dec 31, 1912	161,710 51	52,765 19	408,161 20	121,163 69	180,268 22	

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912.

	Gross premiums, less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$2,891 54	\$877 90
Health	2,363 46	787 10
Liability	1,149 68	2 41
Plate glass	48 51	87 02
Burglary and theft	68 57	
Total	6,521 76	1,754 43

NEW ENGLAND CASUALTY CO, BOSTON, MASS.

[Located at No 4 Liberty Square, Boston, Mass. Incorporated, 1910, commenced business, 1910 Corwin McDowell, president, Allan Forbes, secretary]

CAPITAL

Capital stock paid up in cash	\$1,000,000 00
Amount of ledger assets Dec 31, of previous year	916,268 44
Increase of paid up capital during the year	400,000 00
Extended at	\$1,316,268 44

INCOME

	Gross premiums written and renewed during the year	Deduct—		Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled		
Accident	\$43,672 92	\$1,053 65	\$6,417 44	\$7,471 09	\$36,201 84
Health	27,947 73	430 28	2,671 25	3,101 53	846 20
Liability	465,424 13	3,161 58	118,115 21	121,276 79	344,147 34
Fidelity	21,487 72	850 83	1,769 04	2,619 87	18,867 85
Surety	201,563 72	10,762 63	10,670 15	21,432 78	180,130 94
Plate glass	12,419 45		4,466 06	4,466 06	7,953 39
Burglary and theft	61,997 20	7,468 34	16,301 11	23,764 45	68,232 75
Automobile property damage	34,531 47		7,593 67	7,593 67	26,937 80
Workmen's collective	742 00				742 00
Total	899,786 35	23,722 31	168,003 93	191,726 24	708,060 11
Total net premiums					\$708,060 11
Interest on—					
Collateral loans				\$885 41	
Bonds and dividends on stocks				35,980 96	
Deposits in trust companies and banks				2,960 21	
Balance from agents				158 23	
Unsecured loans				362 50	
Total interest					40,347 31
Premium on sale of new stock paid into surplus account				200,000 00	
Miscellaneous expenses				200 00	
Sale of Edison Electric Illuminating Co., of Boston, Mass., rights				940 00	
Premiums in suspense awaiting further advices				26 61	
Total income					955,270 03
Sum					2,271,538 47

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policyholders for losses
		Reinsurance	Salvage		
Accident	\$14,504 26	\$228 03	\$50 00	\$278 03	\$14,226 23
Health	9,203 34				9,203 34
Liability	32,272 22	8 37	2,346 00	2,354 37	29,917 85
Fidelity	893 08		664 36	664 36	228 72
Surety	1,149 80		25 00	25 00	1,124 80
Plate glass	279 43				279 43
Burglary and theft	5,727 93	702 25		702 25	5,025 68
Automobile property damage	4,872 76		32 94	32 94	4,839 82
Workmen's collective	67 84				67 84
Total	68,970 66	938 65	3,118 30	4,056 95	64,913 71
Investigation and adjustment of claims					\$9,476 51
Policy fees retained by agents					5,696 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)					158,456 79
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees					52,042 16
Salaries, traveling, and all other expenses of agents not paid by commissions					25,145 78
Inspections (other than medical and claim)					1,573 84
Reits					4,896 71
State taxes on premiums					1,460 02
Insurance department licenses and fees					4,989 92
All other licenses, fees, and taxes					112 96
Legal expenses					7,161 86
Advertising					1,644 51
Printing and stationery					18,440 68
Postage, telegraph, telephone, and express					5,841 74
Furniture and fixtures					4,847 79

Travel, \$10,114 49, general, \$2,614 69, office, \$1,142 55.	\$13,871 73	
Consolidation expense	15,000 00	
Exchange check, \$41 54, suspense account, \$175 12	216 66	
Profit and loss, \$5, premium in suspense (1911 statement), \$1,965 63	1,970 63	
		\$31,059 02
Loss on sale or maturity of ledger assets (bonds)		28 45
Decrease in book value of ledger assets (bonds)		4,047 44
Total disbursements		401,835 89
Balance		1,869,702 58

LEDGER ASSETS

Book value of bonds and stocks	1,444,044 74
Cash in office	4,207 10
Deposits in trust companies and banks on interest	181,553 54

	On poli- cies or re- newals issued on or after Oct 1, 1912	On poli- cies or re- newals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident	\$2,658 27	\$364 85	
Health	1,825 31	173 33	
Liability	103,590 50	21,068 43	
Fidelity	2,913 52	703 28	
Surety	49,929 49	11,880 86	
Plate glass	3,724 77	1,168 82	
Burglary and theft	21,953 07	838 65	
Automobile property damage	3,839 70	654 98	
Workmen's collective	58 50	-	
Total	190,493 13	36,853 25	227,346 38
Excise reinsuring companies		9,665 14	
Agents' differences		2,885 68	
			12,550 82
Ledger assets as per balance			1,869,702 58

NONLEDGER ASSETS

Interest due and accrued on:		
Bonds	14,353 23	
Certificate of deposit	271 20	
		14,624 43
Gross assets		1,884,327 01

DEDUCT ASSETS NOT ADMITTED

Agents' differences	2,885 68
Premiums in course of collection written prior to Oct 1, 1912	36,853 25
Book value of ledger assets over market value—stocks and bonds	13,977 66
Total	53,716 59
Total admitted assets	1,830,610 42

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjust- ment	Resisted	Total	Deduct re- insurance	Net unpaid claims, except liability claims
Accident	\$105 00	\$2,577 50	\$1,500 00	\$4,182 50	-- --	\$4,182 50
Health	17 86	3,524 95	10 00	3,557 81	-- --	3,557 81
Fidelity	-	12 00	375 00	387 00	-- --	387 00
Surety	-	4,850 00	-	4,850 00	-- --	4,850 00
Plate glass	-	73 50	-	73 50	-- --	73 50
Burglary and theft	3,000 00	3,512 00	-	6,512 00	\$1,000 00	5,512 00
Automobile property damage	100 00	3,839 00	2,934 00	6,873 00	-	6,873 00
Workmen's collective	-	43 75	-	43 75	-	43 75
Total	3,222 86	18,437 70	4,819 00	26,479 56	1,000 00	25,479 56

Net unpaid claims, except liability claims	\$25,479 56
Special reserve for unpaid liability losses	72,496 26
Total unpaid claims and expenses of settlement	\$97,975 82

Unearned premiums at 50 per cent on risks running one year or less	\$327,990 63	
Unearned premiums, pro rata on risks running more than one year.....	29,079 79	
Total unearned premiums		\$357,070 42
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident	956 98	
Health	638 86	
Liability	24,620 33	
Fidelity	871 14	
Surety	138,301 47	
Plate glass	1,255 25	
Burglary and theft	8,342 17	
Automobile property damage	1,101 99	
Workmen's collective	19 50	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		51,636 69
State, county, and municipal taxes due or accrued		1,743 70
Advance premiums (100 per cent)		8,328 93
Premiums in suspense awaiting further advices	26 61	985 53
Due American Fidelity Co. for losses paid	55 00	
Due Armstrong Agency (Inc.) for losses paid	350 00	
		431 61
Total amount of all liabilities except capital		518,172 70
Capital actually paid up in cash	1,000,000 00	
Surplus over all liabilities	312,437 72	
Surplus as regards policyholders		1,312,437 72
Total liabilities		1,830,610 42

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass
In force Dec 31, 1911	\$5,150 89	\$2,663 81	\$95,229 64	
Written or renewed during the year	43,672 93	27,947 73	465,424 13	\$12,419 45
Total	48,823 82	30,611 54	560,653 77	12,419 45
Deduct expirations and cancellations	28,440 16	21,113 42	230,415 25	5,302 91
Balance	20,383 66	9,498 12	330,238 52	7,116 54
Deduct reinsured policies	1,214 88	440 00	4,607 95	
Net in force Dec 31, 1912	19,168 78	9,058 12	325,630 57	7,116 54

	Surety	Fidelity	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911	\$1,721 41	\$991 10	\$11,196 49	\$10,549 13	
Written or renewed during the year	201,563 72	21,487 72	91,997 20	34,531 47	\$742 00
Total	203,285 13	22,478 82	103,193 69	45,080 60	742 00
Deduct expirations and cancellations	27,369 06	4,528 90	28,199 13	19,708 87	683 50
Balance	175,916 07	17,949 92	74,994 56	25,371 73	58 50
Deduct reinsured policies	10,721 71	717 50	7,172 77		
Net in force Dec 31, 1912	165,194 36	17,232 42	67,821 79	25,371 73	58 50
Amount at risk Dec 31, 1912	25,790,287 00	5,955,835 00			

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year	\$112 02
Accident	55 71
Health	973 03
Liability	59 19
Burglary and theft	235 00
Automobile property damage	
Total	1,434 97

NEW JERSEY FIDELITY & PLATE GLASS INSURANCE CO., NEWARK, N. J.

[Located at No 271 Market Street, Newark, N J Incorporated, 1868, commenced business, 1868. Samuel C Hoagland, president, Harry C Hedden, secretary]

CAPITAL

Capital stock paid up in cash \$300,000 00
 Amount of ledger assets Dec 31 of previous year..... \$709,276 14

INCOME

	Gross premi- ums written and renewed during the year.	Deduct—			Total deductions	Net premiums.
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken		
Accident.	\$27,506 22	\$3,251 32	\$1,721 96	\$3,728 91	\$8,702 19	\$18,804 03
Health	2,461 45		99 14	213 63	312 77	2,148 68
Plate glass	479,739 00	6,272 92	27,897 35	47,825 71	81,995 98	388,743 02
Burglary and theft.	110,285 62	10,851 44	7,195 59	13,132 64	31,179 67	79,105 95
Total	610,992 29	20,375 68	36,914 04	64,900 89	122,190 61	488,801 68

Total net premiums	\$488,801 68
Interest on—	
Mortgage loans	\$19,608 99
Bonds and dividends on stocks	8,012 26
From other sources	408 36
Total interest	28,029 61
Total income	516,831 29
Sum	1,226,107 43

DISBURSEMENTS

	Gross amount paid for losses	Deduct reinsurance	Net amount paid policy- holders for losses
Accident	\$10,885 03	\$3,492 93	\$7,392 10
Health	593 75	55 34	538 41
Plate glass	146,136 03	34 36	146,101 67
Burglary and theft.	35,698 78	3,200 62	32,498 16
Total	193,313 59	6,783 25	186,530 34

Investigation and adjustment of claims.	\$2,256 97
Commissions or brokerage to agents (less amount received on return premiums and reinsur- ances)	169,335 06
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office em- ployees	31,347 00
Salaries, traveling, and all other expenses of agents not paid by commissions	14,427 56
Medical examiners' fees and salaries	2 00
Rents	3,930 00
Taxes on real estate	638 46
State taxes on premiums	8,075 36
Insurance department licenses and fees	4,051 82
All other licenses, fees, and taxes	1,265 18
Legal expenses	216 07
Advertising	1,205 00
Printing and stationery	3,632 08
Postage, telegraph, telephone, and express	3,231 29
Furniture and fixtures	657 39
Stockholders for interest or dividends	18,000 00
General expenses	4,593 47
Decrease in book value of ledger assets (real estate)	5,404 15
Total disbursements	458,799 20
Balance	767,308 23

LEDGER ASSETS

Mortgage loans on real estate, first liens	404,001 60
Book value of bonds and stocks	209,156 36
Cash in office	4,886 07
Deposits in trust companies and banks not on interest	10,342 74
Deposits in trust companies and banks on interest	32,017 18

	On policies or renewals issued on or after Oct. 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident	\$4,515 56	150 00	
Health	347 13	35 00	
Plate glass	77,351 10	4,425 38	
Burglary and theft	19,370 62	369 79	
Total	101,584 41	4,980 17	\$106,564 58
Agents' debit balance		276 50	
Foreclosure expenses		63 20	
			339 70
Ledger assets as per balance			767,308 23
NONLEDGER ASSETS			
Interest due and accrued on			
Mortgages		4,794 24	
Bonds		2,203 75	
			6,997 99
Gross assets			774,306 22
DEDUCT ASSETS NOT ADMITTED.			
Premiums in course of collection written prior to Oct 1, 1912		4,980 17	
Book value of ledger assets over market value			
Bonds	6,006 36		
Stocks	350 00		
		6,356 36	
Agents' debit balances		276 50	
Total			11,613 03
Total admitted assets			762,693 19

LIABILITIES

Losses and claims	Ad- justed	Reported or in process of ad- justment	Resisted	Total	Deduct reim- bursement	Net unpaid claims except liability claims	Esti- mated expense of inves- tigation and ad- justment of unpaid claims	Total
Accident	\$183 22	\$6,825 00	...	\$7,008 22	\$262 32	\$6,745 90	\$674 59	\$7,420 49
Health	82 00	500 00	...	582 00	150 49	425 51	42 55	468 06
Plate glass .....	...	3,481 55	...	3,481 55	...	3,481 55	...	3,481 55
Burglary and theft	430 00	9,065 00	\$9,236 49	18,731 49	2,820 16	15,911 33	1,272 88	17,184 21
Total	695 22	19,371 55	9,236 49	29,803 26	3,238 97	26,564 29	1,990 02	28,554 31

Total unpaid claims and expenses of settlement		\$28,554 31
Unearned premiums at 50 per cent on risks running 1 year or less	\$250,804 90	
Unearned premiums, pro rata, on risks running more than 1 year	13,115 91	
Total unearned premiums		263,920 81
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident	\$1,630 45	
Health	126 49	
Plate glass	26,936 41	
Burglary and theft	6,609 03	
		35,302 38
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued		1,000 00
State, county, and municipal taxes due or accrued		8,543 55
Total amount of all liabilities except capital		337,321 05
Capital actually paid up in cash	300,000 00	
Surplus over all liabilities	125,372 14	
Surplus as regards policyholders		425,372 14
Total liabilities		762,693 19

EXHIBIT OF PREMIUMS

	Accident	Health	Plate glass	Burglary and theft
In force Dec 31, 1911	\$15,994 62	\$2,156 88	\$400,540 63	\$93,995 43
Written or renewed during the year	27,506 22	2,461 45	470,739 00	110,285 62
Total	43,500 84	4,618 33	871,279 63	204,281 05
Deduct expirations and cancellations	22,213 84	2,478 88	472,992 17	100,644 74
Net in force Dec 31, 1912	21,287 00	2,139 45	398,287 46	103,636 31

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid.
Accident	\$362 63	----
Plate glass	2,354 80	\$1,798 45
Burglary and theft	82 14	----
Total	2,749 57	\$1,798 45

NEW YORK PLATE GLASS INSURANCE CO , NEW YORK, N Y

[Located at Maiden Lane and William Street, New York, N Y Incorporated, 1891, commenced business, 1891 Major A White, president, J Carroll French, secretary]

CAPITAL

Capital stock paid up in cash	\$200,000.00
Amount of ledger assets Dec 31, of previous year	\$994,342 14

INCOME

Gross premiums written and renewed during the year—plate glass	\$783,763.17
Deduct—	
Reinsurance	\$1,329 97
Return premiums on policies canceled	66,367 30
Premiums on policies not taken	93,012 53
Total deductions	160,709 80
Total net premiums	623,053.37
Interest on—	
Mortgage loans	31.50
Bonds and dividends on stocks	37,732 59
Interest from other sources	923 61
Total interest	38,687 70
Agents' balances previously charged off	757 79
Profit on sale or maturity of ledger assets (bonds)	137 50
Total income	662,636 36
Sum	1,656,978 50

DISBURSEMENTS

Gross amount paid for losses—plate glass	274,733 54
Deduct salvage	9,515 54
Net amount paid policyholders for losses	265,218 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	216,054 39
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	59,446 93
Salaries, traveling, and all other expenses of agents not paid by commissions	4,414 35
Rents	11,339 96
State taxes on premiums	8,127 43
Insurance department licenses and fees	7,296 19
All other licenses, fees, and taxes	822 46
Legal expenses	288 02
Advertising	390.33

Printing and stationery	\$2,424 96
Postage, telegraph, telephone, and express	2,710 88
Furniture and fixtures	201 67
Stockholders for interest or dividends	32,000 00
Traveling expenses (home office)	\$2,674 91
Underwriting association	3,526 07
Sundry office expenses	122 34
	<hr/>
Agents' balances charged off	6,323 32
	<hr/>
Total disbursements	1,068 13
	<hr/>
Balance	618,127 62
	<hr/>
	1,038,850 88

LEDGER ASSETS

Mortgage loans on real estate, first liens	1,000 00
Book value of bonds and stocks	845,474 65
Cash in office	8,045 84
Deposits in trust companies and banks not on interest	5,038 79
Deposits in trust companies and banks on interest	35,182 11
Gross premiums in course of collection—plate glass	
On policies or renewals issued on or after Oct. 1, 1912	\$138,952 52
On policies or renewals issued prior to Oct 1, 1912	5,156 97
	<hr/>
	144,109 49
	<hr/>
Ledger assets as per balance	1,038,850 88

NONLEDGER ASSETS

Interest due and accrued on	
Mortgages	9 50
Bonds	2,566 50
	<hr/>
	2,576 00
	<hr/>
Gross assets	1,041,426 88

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	5,156 97
Book value of ledger assets over market value (stocks and bonds)	53,724 65
	<hr/>
Total	58,881 62
	<hr/>
Total admitted assets	982,545 26

LIABILITIES

Losses and claims—plate glass	
Adjusted	\$10,561 55
Reported or in process of adjustment	4,055 00
	<hr/>
Net unpaid claims except liability claims	14,616 55
Unearned premiums at 50 per cent on risks running one year or less	306,964 41
Unearned premiums, pro rata on risks running more than one year	21,705 92
	<hr/>
Total unearned premiums	328,670 33
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912—plate glass	45,299 37
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000 00
State, county, and municipal taxes due or accrued	4,000 00
Dividends declared and unpaid to stockholders	8,000 00
	<hr/>
Total amount of all liabilities except capital	401,586 25
Capital actually paid up in cash	\$200,000 00
Surplus over all liabilities	380,959 01
	<hr/>
Surplus as regards policyholders	580,959 01
	<hr/>
Total liabilities	982,545 26

EXHIBIT OF PREMIUMS

Plate glass	
In force Dec 31, 1911	\$666,618 37
Written or renewed during the year	783,763 17
	<hr/>
Total	1,450,381 54
Deduct expirations and cancellations	783,265 52
	<hr/>
Net in force Dec 31, 1912	667,116 02

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Gross premiums less return premiums on risks written or renewed during the year—plate glass	834 04
Gross losses paid	281 00

NORTH AMERICAN ACCIDENT INSURANCE CO , CHICAGO, ILL

[Located at No 209 South La Salle Street, Chicago, Ill Incorporated, 1886, commenced business, 1886
E C Waller, president, A E Forrest, secretary]

CAPITAL

Capital stock paid up in cash..... \$200,000 00
Amount of ledger assets Dec 31, of previous year..... \$728,809.49

INCOME

Gross premiums written and renewed during the year—accident and health \$1,127,466 39
Deduct—
Reinsurance \$7,145 68
Return premiums on policies canceled 6,272 66
Premiums on policies not taken.. 46,325 79
Total deductions 59,744 13
Total net premiums 1,067,722 26
Policy fees required or represented by application..... 208,388 00
Interest on—
Mortgage loans 8,815 49
Collateral loans 2,456 63
Bonds 19,738 22
From other sources 746 65
Total interest 31,756 99
Agents' balances previously charged off 6 17
Profit on sale or maturity of ledger assets (bonds) 6 46
Total income..... 1,307,879 88
Sum .. 2,036,689 37

DISBURSEMENTS

Gross amount paid for losses—accident and health..... \$423,068 07
Deduct reinsurance..... 5,500 40
Net amount paid policyholders for losses..... 417,567 67
Investigation and adjustment of claims..... 4,171 85
Policy fees retained by agents 208,388 00
Commissions or brokerage to agents (less amount received on return premiums and re-insurances). 335,748 53
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees 103,434 74
Salaries, traveling, and all other expenses of agents not paid by commissions... 68,092 01
Medical examiners' fees and salaries 4,663 88
Rents 19,265 85
State taxes on premiums 17,452 71
Insurance department licenses and fees..... 8,812 89
All other licenses, fees and taxes..... 2,667 43
Legal expenses 2,725 73
Advertising 3,648 74
Printing and stationery 12,974 93
Postage, telegraph, telephone and express 14,879 03
Furniture and fixtures 4,291 81
Stockholders for interest or dividends 30,000 00
Traveling expenses, home office..... \$7,915 25
Bank exchange 1,263 03
Incidental expenses 7,289 72
Hospital fees 2,962 79
Agents' balances charged off 19,420 79
Loss on sale or maturity of ledger assets (bonds)..... 2,344 78
50 00
Total disbursements .. 1,280,601 37
Balance .. 756,088 00

LEDGER ASSETS

Mortgage loans on real estate, first liens..... 171,200 00
Loans secured by pledge of bonds, stocks or other collaterals 42,500 00
Book value of bonds..... 418,680 00
Cash in office 560 11
Deposits in trust companies and banks not on interest 15,911 04
Deposits in trust companies and banks on interest 62,782 60
Gross premiums in course of collection—accident and health
On policies or renewals issued on or after Oct 1, 1912. \$30,963 62
On policies or renewals issued prior to Oct 1, 1912 2,894 84
Total 33,858 46
Bills receivable 9,972 82
Cash in branch offices for current use 522 97
Ledger assets as per balance..... 756,088 00

NONLEDGER ASSETS	
Interest due and accrued on—	
Mortgages	\$2,963 37
Bonds	7,885 81
Collateral loans	324 54
	<u>\$11,173 72</u>
Furniture and fixtures	13,000 00
Gross assets	<u>780,261 72</u>

DEDUCT ASSETS NOT ADMITTED	
Bills receivable, \$9,972 82, furniture and fixtures, \$13,000	22,972 82
Premiums in course of collection written prior to Oct 1, 1912	2,894 84
Overdue and accrued interest on bonds in default	4,500 00
Book value of ledger assets over market value (bonds)	4,264 65
Special deposits to secure liabilities in Mexico (bonds)	19,500 00
Total	<u>54,132 31</u>
Total admitted assets	<u>726,129 41</u>

LIABILITIES	
Losses and claims—accident and health	
Reported or in process of adjustment	\$61,578 93
Resisted	8,491 47
Total	<u>70,070 40</u>
Deduct reinsurance	189 02
Net unpaid claims except liability claims	69,881 38
Estimated expense of investigation and adjustment of unpaid claims	500 00
Total unpaid claims and expenses of settlement	<u>70,381 38</u>
Unearned premiums at 50 per cent on risks running one year or less	139,655 87
Unearned premiums, pro rata on risks running more than one year	4,332 00
Total unearned premiums	<u>143,987 87</u>
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oct 1, 1912—accident and health	9,289 08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,980 21
State, county and municipal taxes due or accrued	17,000 00
Reinsurance	1,214 20
Advance premiums (100 per cent)	34,854 48
Total	<u>280,707 22</u>
Less liabilities secured by special deposits Unearned premiums, \$13,967.34, unpaid losses, \$577 50	<u>14,544 84</u>
Total amount of all liabilities except capital	<u>266,162 38</u>
Capital actually paid up in cash	\$200,000 00
Surplus over all liabilities	<u>259,967 03</u>
Surplus as regards policyholders	459,967 03
Total liabilities	<u>726,129 41</u>

EXHIBIT OF PREMIUMS	
Accident and health	
In force Dec 31, 1911	343,226 32
Written or renewed during the year	1,127,466 39
Total	<u>1,470,692 71</u>
Deduct expirations and cancellations	1,179,897 87
Balance	<u>290,794 84</u>
Deduct reinsured policies	6,543 10
Net in force Dec. 31, 1912	<u>284,251 74</u>

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912	
Gross premiums less return premiums on risks written or renewed during the year—accident and health	13,716 39
Gross losses paid	<u>3,200 07</u>

PACIFIC MUTUAL INDEMNITY CO , LOS ANGELES, CAL

[Located corner Sixth and South Olive Streets, Los Angeles, Cal Incorporated, 1906, commenced business, 1907 George I Cochran, president, C I D Moore, secretary]

CAPITAL.

Capital stock paid up in cash \$250,000 00
 Amount of ledger assets Dec 31, of previous year \$356,018 04

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$13,500 96	\$2,570 340	\$1,367 51	\$17,334 03	\$21,272 48	\$42,228 48
Health	48,946 88	1,529 50	1,337 22	5,459 10	8,325 82	40,621 06
Total.....	112,447 84	4,099 84	2,704 73	22,793 73	29,598 30	82,849 54

Total net premiums	\$82,849 54
Policy fees required or represented by applications	2,067 00
Interest on—	
Mortgage loans	\$16,174 98
Bonds and dividends on stocks.....	4,898 17
From other sources	152 10
Total interest and rents	21,225 25
Agents' balances previously charged off	410 95
Profit on sale or maturity of ledger assets (bonds).....	1,300 00
Total income	<u>107,852 74</u>
Sum	<u>463,870 78</u>

DISBURSEMENTS

	Gross amount paid for losses	Deduct reinsurance	Total deductions	Net amount paid policy holders for losses
Accident	\$21,493 12	\$3,121 37	\$3,121 37	\$18,371 75
Health	16,488 10	816 27	816 27	15,671 83
Total	37,981 22	3,937 64	3,937 64	34,043 58

Investigation and adjustment of claims.	\$26 20
Policy fees retained by agents.	2,067 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	30,025 08
Salaries, fees, and all other compensations of officers, directors, trustees, and home office employees.	2,855 00
Salaries, traveling and all other expenses of agents not paid by commissions.	3,495 45
Medical examiners' fees and salaries.	1,311 77
Rents	1,165 12
State taxes on premiums	1,234 94
Insurance department licenses and fees	726 29
All other licenses, fees, and taxes	361 78
Legal expenses.	225 00
Advertising	231 79
Printing and stationery.	1,610 96
Postage, telegraph, telephone, and express	695 37
Furniture and fixtures	118 80
Stockholders for interest or dividends.	12,500 00
General expenses	\$169 52
State department examination	446 72
Agents' balances charged off	893 48
Total disbursements	<u>94,863.85</u>
Balance.....	<u>369,006.93</u>

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$277,500 00
Book value of bonds	68,000 00
Cash in office in course of transmission	726 16
Deposits in trust companies and banks not on interest	1,415 10
Deposits in trust companies and banks on interest	10,227 21

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident	\$7,672 64	\$380 74	
Health	2,956 82	128 26	
Total	10,629 46	509 00	
			11,138 46
Ledger assets as per balance			369,006 93

NONLEDGER ASSETS

Interest due and accrued on—			
Bonds		\$3,208 88	
Collateral loans		1,020 00	
			4,228 88
Reinsurance on account claims			483 15
Gross assets			373,719 96

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	509 00
Total admitted assets	373,210 96

LIABILITIES.

Losses and claims	Reported or in process of ad- justment	Resisted	Total	Net un- paid claims except liability claims	Esti- mated expense of inves- tigation and ad- justment of un- paid claims	Total
Accident	\$5,500 00	\$700 00	\$6,200 00	\$6,200 00	\$100 00	\$6,300 00
Health	1,600 00	- - -	1,600 00	1,600 00	100 00	1,700 00
Total	7,100 00	700 00	7,800 00	7,800 00	200 00	8,000 00

Total unpaid claims and expenses of settlement	\$8,000 00
Unearned premiums at 50 per cent on risks running one year or less	30,121 16
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912	
Accident	\$2,827 95
Health	1,094 32
	3,922 27
State, county, and municipal taxes due or accrued	1,514 81
Advance premiums (100 per cent)	294 00
Total amount of all liabilities except capital	43,852 24
Capital actually paid up in cash	\$250,000 00
Surplus over all liabilities	79,358 72
Surplus as regards policyholders	329,358 72
Total liabilities	373,210 96

EXHIBIT OF PREMIUMS

	Accident	Health
In force Dec 31, 1911	37,741 14	\$24,304 04
Written or renewed during the year	63,500 96	48,946 88
Total	101,242 10	73,250 92
Deduct expirations and cancellations	62,070 65	47,397 08
Balance	39,171 45	25,853 84
Deduct reinsured policies	65 54	.....
Net in force Dec 31, 1912	39,105 91	25,853 84

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$11,730 64	\$2,841 20
Health	11,438 13	5,613 11
Total	23,069 77	8,454 31

PREFERRED ACCIDENT INSURANCE CO, NEW YORK, N Y

[Located at No 80 Maiden Lane, New York, N Y Incorporated, 1893, commenced business, 1893.
Kimball C Atwood, president, Wilfrid C Potter, secretary]

CAPITAL.

Capital stock paid up in cash \$700,000 00
Amount of ledger assets Dec 31, of previous year.. .. \$2,862,161 79

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$1,286,478 66	\$35,099 52	\$6,413 26	\$128,699 60	\$170,212 38	\$1,116,266 28
Health	362,108 71	5,374 65	2,881 46	62,924 56	71,180 67	290,928 04
Liability	626,558 24	2,814 40	53,388 46	197,042 78	253,245 64	363,312 60
Plate glass	18,558 37	.....	388 10	4,916 55	5,304 65	13,253 72
Burglary and theft	99,952 08	9,011 64	3,908 10	19,865 09	32,784 83	67,167 25
Automobile property damage and teams	304,391 88	.....	24,238 14	85,612 60	109,850 74	194,540 64
Total	2,698,047 44	52,300 21	96,217 52	499,061 18	647,578 91	2,050,468 53

Total net premiums. \$2,050,468 53
Interest on—
Mortgage loans \$3 750 00
Bonds and dividends on stocks. 91,474 46
Interest from other sources 1,778 44
Total interest. 97,002 90
Total income. 2,147,471 43
Sum. 5,009,633 22

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident.	\$482,720 21	\$13,977 39	...	\$13,977 39	\$468,742 82
Health.	116,760 97	2,581 14		2,581 14	114,179 83
Liability.	78,234 29		\$985 00	985 00	77,249 29
Plate glass.	1,650 60		63 19	63 19	1,587 41
Burglary and theft	23,635 19	6,029 40	63 00	6,092 40	17,542 79
Automobile property damage and teams.	43,821 11		669 29	669 29	43,151 82
Total.	746,822 37	22,587 93	1,780 48	24,368 41	722,453 96

Investigation and adjustment of claims.	\$35,290 53
Commissions or brokerage to agents (less amount received on return premiums and re- insurances)	672,797 14
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.	152,267 90
Salaries, traveling, and all other expenses of agents not paid by commissions.	31,124 16
Medical examiners' fees and salaries.	15,250 65
Inspections (other than medical and claim).	3,335 82
Rents.	22,106 28
State taxes on premiums.	23,847 14
Insurance department licenses and fees.	3,816 84
All other licenses, fees, and taxes.	4,575 29
Legal expenses.	1,373 98
Advertising.	6,251 54
Printing and stationery.	14,366 69
Postage, telegraph, telephone, and express.	7,613 64
Furniture and fixtures.	5,409 12
Stockholders for interest or dividends.	168,000 00
Bank exchange, \$1,153 35, water, ice, towels, etc., \$501 80, car fare, \$302 94, inspect and judge election, \$60, deposit vault rent, \$75, wedding presents, \$455, moving, \$270 30, exam- ining securities, \$40, porters, etc., \$52 63, bureau of publication, \$635 39, Massachusetts Legislature expenses, \$136 17, Plate Glass Association, \$205 98, burglary and theft, \$62 27, monthly assessment, District of Columbia, \$438 04	4,438 87
Total disbursements.	1,894,324 55
Balance.	3,115,308 67

LEDGER ASSETS

Mortgage loans on real estate, first liens				75,000	00
Book value of bonds and stocks				2,549,025	55
Cash in office				966	25
Deposits in trust companies and banks not on interest				50,000	00
Deposits in trust companies and banks on interest				70,748	39
		On policies	On policies		
		or renewals	or renewals		
		issued on or	issued prior		
		after Oct 1,	to Oct 1,		
		1912	1912		
Gross premiums in course of collection					
Accident	\$161,328	41	\$27,108	65	
Health	40,336	10	6,777	17	
Liability	57,198	09	7,500	97	
Plate glass	3,889	83	33	79	
Burglary and theft	15,470	99	37	47	
Automobile property damage and teams	33,851	42	1,242	70	
Total	312,074	84	42,700	75	354,775 59
Bills receivable				1,778	57
Advances to agents				12,964	29
Workmen's compensation, reinsurance, inspection bureau					50 03
Ledger assets as per balance					3,115,308 67

NONLEDGER ASSETS

Interest due and accrued on bonds.	24,010 94
Gross assets.	3,139,319 61

DEDUCT ASSETS NOT ADMITTED

Bills receivable.	\$1,778 57
Expense of workmen's compensation, reinsurance, and inspection bureau.	2 40
Premiums in course of collection written prior to Oct 1, 1912.	42,700 75
Book value of ledger assets over market value (bonds and stocks).	154,846 02
Advances to agents.	12,964 29
Total.	212,292 03
Total admitted assets.	2,927,027 58

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Accident	\$79,826 75	\$19,700 00	\$99,526 75	--	\$99,526 75	\$2,000 00	\$101,526 75
Health	15,750 0	1,125 00	16,875 00	--	16,875 00		16,875 00
Plate glass	556 18		556 18	--	556 18		556 18
Burglary and theft	5,800 00		5,800 00	\$490 00	5,310 00	150 00	5,460 00
Automobile property damage and teams	14,597 00	800 00	15,397 00	--	15,397 00	1,540 00	16,937 00
Total	116,529 93	21,625 00	138,154 93	490 00	137,664 93	3,690 00	141,354 93
Net unpaid claims, except liability claims						\$141,354 93	
Special reserve for unpaid liability losses						38,923 88	
Total unpaid claims and expenses of settlement							180,278 81
Unearned premiums at 50 per cent on risks running one year or less						952,495 86	
Unearned premiums, pro rata on risks running more than one year						16,087 36	
Total unearned premiums							968,583 22
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912							
Accident						36,821 80	
Health						12,768 71	
Liability						11,777 35	
Plate glass						889 50	
Burglary and theft						4,533 94	
Automobile property damage						6,508 98	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued							73,300 28
State, county, and municipal taxes due or accrued							5,253 39
Dividends declared and unpaid to stockholders							32,000 00
Reinsurance							14,000 00
Advance premiums (100 per cent)							5,503 72
Reserve for contingent installment policies claims						105,809 00	2,842 25
Voluntary reserve for contingencies						100,000 00	
Total amount of all liabilities except capital							205,809 00
Capital actually paid up in cash						700,000 00	1,487,570 67
Surplus over all liabilities						739,456 91	
Surplus as regards policy holders							1,439,456 91
Total liabilities							2,927,027 58

EXHIBIT OF PREMIUMS

	Accident	Health	Liability
In force Dec 31, 1911... .	\$979,551 28	\$290,581 69	\$82,473 11
Written or renewed during the year... .	1,286,478 06	362,108 71	626,568 24
Total	2,266,029 94	652,690 40	709,031 35
Deduct expirations and cancellations	1,270,865 21	355,793 35	360,790 50
Balance.... .	995,164 73	296,897 05	348,240 85
Deduct reinsured policies	8,590 17	1,969 16	2,608 02
Net in force Dec 31, 1912.	986,574 56	294,927 89	345,632 83
	Plate gla s.	Burglary and theft	Automobile property damage
In force Dec 31, 1911... .		\$22,959 99	\$50,776 22
Written or renewed during the year	\$18,558 37	99,952 08	304,391 38
Total	18,558 37	122,912 07	355,167 60
Deduct expirations and cancellations	5,475 12	42,943 53	168,617 39
Balance.... .	13,083 25	79,968 54	186,550 21
Deduct reinsured policies		9,040 74	
Net in force Dec. 31, 1912.... .	13,083 25	70,927 80	186,550 21

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross pre- miums less return pre- miums on risks written or re- newed during the year	Losses paid
Accident	\$6,812 24	\$603 08
Health	2,138 37	553 49
Liability	551 19	25 00
Plate glass	153 40	21 00
Burglary and theft	46 24	.....
Automobile property damage and teams	576 57	151 75
Total	10,278 01	1,387 92

PRUDENTIAL CASUALTY CO., INDIANAPOLIS, IND

[Located at eleventh floor of the Odd Fellows Building, Indianapolis, Ind. Incorporated, 1886, commenced business, 1910. Elias J. Jacoby, president, Charles Mayer, secretary.]

CAPITAL

Capital stock paid up in cash	\$300,000 00
Amount of ledger assets Dec. 31 of previous year	809,997 75
Decrease of paid up capital during the year	300,000 00
Extended at	\$509,997 75

INCOME

	Gross pre- miums written and renewed during the year	Deduct—			Total deduction	Net premiums
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$105,811 15	\$2,879 01	\$1,680 26	\$7,947 69	\$12,506 96	\$93,304 19
Health	14,020 78	505 87	1,101 05	3,535 35	5,142 27	8,878 51
Liability	225,290 33	844 30	11,226 54	56,831 66	68,902 50	156,387 83
Plate glass	37,558 15	147 06	1,122 97	6,873 17	8,143 20	29,414 95
Steam boiler	533 00	3,320 23	47 80	266 50	3,634 53	3,101 53
Burglary and theft	25,672 00	1,797 08	1,713 02	4,644 01	8,154 96	17,517 04
Automobile property dam- age	33,918 27	.....	2,030 14	6,782 42	8,812 56	25,105 71
Workmen's collective	2,074 26	.....	.....	212 50	212 50	1,861 76
Total	444,877 94	9,493 50	18,922 68	87,093 30	115,509 48	329,368 46

Total net premiums	\$329,368 46
Interest on mortgage loans, \$17,604 31, bonds, \$11,578 22, on deposits, \$19,801, certificate of deposit, \$4,531 35, miscellaneous, \$7 86	33,919 75
Agents' balances	3,725 42
Transfer from capital to surplus, account reduction capital stock to \$300,000 from \$300,000	300,000 00
Agents' balances previously charged off	98 22
Total income	\$67,111 85
Sum	1,176,209 60

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident	\$43,441 12	\$539 85	.....	\$539 85	\$42,901 27
Health	2,661 06	91 07	.....	91 07	2,570 89
Liability	35,455 39	.....	.....	.....	35,455 39
Plate glass	8,870 37	7 47	\$23 60	31 07	8,839 30
Burglary and theft	3,153 92	24 51	55 00	79 51	3,074 41
Automobile property damage	6,148 72	.....	2 50	2 50	6,146 22
Workmen's collective	978 38	.....	.....	.....	978 38
Total	100,709 86	662 90	81 10	744 00	99,965 86

Investigation and adjustment of claims	\$13,432 68
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	90,192 99
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	39,288 36
Salaries, traveling and all other expenses of agents not paid by commissions	16,013 43
Inspections (other than medical and claim)	1,476 51
Rents	5,959 80
State taxes on premiums	5,943 04
Insurance department licenses and fees	5,740 04
All other licenses, fees, and taxes	6,999 95
Legal expenses	248 24
Advertising	5,382 50
Printing and stationery	10,198 80
Postage, telegraph, telephone, and express	4,425 34
Furniture and fixtures	470 81
Stockholders for interest or dividends	8,999 95
Subscription of overissue of stock charged off	2,585 00
Sundry agents' expense and office expense and surety bonds	6,999 95
Agents' balances charged off	1,305 05
Total disbursements	318,928 35
Balance	857,281 25

LEDGER ASSETS

Mortgage loans on real estate			309,371 00
Book value of bonds			322,787 63
Cash in office			1,000 00
Deposits in trust companies and banks not on interest			29,571 67
Deposits in trust companies and banks on interest			114,328 62
	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident	\$6,408 78	\$405 71	
Health	2,192 68	94 00	
Liability	47,670 00	1,949 56	
Plate glass	7,733 90	54 70	
Burglary and theft	6,025 22	140 84	
Automobile property damage	7,526 75	20 19	
Total	77,557 33	2,665 00	80,222 33
Ledger assets as per balance			857,281 25

NONLEDGER ASSETS

Interest due and accrued on			
Mortgages		4,141 09	
Bonds		1,897 24	
Certificate of deposit		1,639 62	
			7,677 95
Gross assets			864,959 20

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	2,665 00
Total admitted assets	862,294 20

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjust- ment	Resisted	Total	Deduct reinsur- ance	Net unpaid claims except liability claims	Esti- mated ex- pense of investi- gation and ad- justment of unpaid claims	Total
Accident	\$1,662 25	\$5,509 90	\$2,000 00	\$9,172 15	-	\$9,172 15	\$788 50	\$9,960 65
Health		388 00		388 00		388 00	97 00	485 00
Plate glass	254 23	1,419 16	33 29	1,706 68	\$66 85	1,639 83		1,639 83
Burglary and theft		508 00		508 00		508 00	102 00	610 00
Automobile property damage	15 00	850 00		865 00		865 00	216 00	1,081 00
Workmen's collective		1,103 50		1,103 50		1,103 50	277 00	1,380 50
Total	1,931 48	9,778 56	2,033 29	13,743 33	66 85	13,676 48	1,480 50	15,156 98

Net unpaid claims, except liability claims	\$15,156 98	
Special reserve for unpaid liability losses	31,332 03	
Total unpaid claims and expenses of settlement		\$46,489 01
Unearned premiums at 50 per cent on risks running one year or less	115,101 10	
Unearned premiums, pro rata on risks running more than one year	4,980 85	
Total unearned premiums		120,081 95
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident	2,197 82	
Health	806 15	
Liability	11,978 73	
Plate glass	2,629 88	
Burglary and theft	2,387 06	
Automobile property damage	1,881 68	
State, county, and municipal taxes due or accrued		21,881 32
Return premiums		9,763 94
Advance premiums (100 per cent)		4,611 91
		2,065 58
Total		204,893 71
Capital actually paid up in cash	\$300,000 00	
Surplus over all liabilities	357,400 49	
Surplus as regards policyholders		657,400 49
Total liabilities		862,294 20

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass
In force Dec 31, 1911	\$14,248 57	\$3,773 95	\$60,835 73	\$14,115 15
Written or renewed during the year	105,811 15	14,020 78	225,290 33	37,558 15
Total	120,059 72	17,794 73	286,126 06	51,673 30
Deduct expirations and cancellations	90,130 80	9,288 12	158,266 08	21,431 76
Balance	29,928 92	8,506 61	127,859 98	30,241 54
Deduct reinsured policies	2,477 78	453 27	699 62	478 02
Net in force Dec 31, 1912	27,451 14	8,053 34	127,160 36	29,763 52

	Steam boiler	Burglary and theft	Automobile property damage.	Workmen's collective.
In force Dec 31, 1911	\$4,742 44	\$17,248 17	\$6,466 01	.....
Written or renewed during the year	533 00	25,672 00	33,918 27	\$2,074 26
Total	5,275 44	42,920 17	40,384 28	2,074 26
Deduct expirations and cancellations	5,275 44	18,949 74	17,135 69	1,790 56
Balance .....	.....	23,970 43	23,248 59	283 70
Deduct reinsured policies .....	.....	1,316 44	-	.....
Net in force Dec 31, 1912 .....	.....	22,653 99	23,248 59	283 70

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$85 00	.....
Health	120 00	\$21 43
Liability	340 50	.....
Plate glass	285 17	21 75
Burglary and theft	43 97	.....
Automobile property damage	135 43	.....
Total	1,010 07	43 18

ROYAL INDEMNITY CO, NEW YORK, N Y

[Located at No 84 William Street, New York, N Y Incorporated, 1910, commenced business, 1911.
Edward F. Beddall, president, J. Harold Pearch, secretary]

CAPITAL.

Capital stock paid up in cash \$1,000,000 00
Amount of ledger assets Dec 31, of previous year \$1,988,342 74

INCOME.

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident.	\$198,160 88	\$27,293 36	\$5,351 02	\$33,721 79	\$66,366 17	\$131,794 71
Health	72,346 12	4,662 39	2,056 99	14,486 72	21,206 10	51,140 02
Liability	1,815,924 65	24,222 55	64,582 15	350,094 52	438,899 22	1,377,025 43
Fidelity	92,996 14	3,721 65	4,958 30	6,725 10	15,405 05	77,591 09
Surety	28,704 09	4,046 53	1,810 68	3,441 33	9,298 54	19,405 55
Plate glass	134,257 67		3,055 54	22,350 00	25,405 54	108,852 13
Steam boiler	61,523 80		3,798 26	12,199 88	18,940 02	42,583 78
Burglary and theft	138,060 44	16,306 86	6,483 23	19,993 73	42,783 82	95,276 62
Flywheel	9,080 82		281 54	2,148 92	3,316 32	5,764 50
Automobile property damage	289,825 92	13,260 37	23,786 74	50,887 52	87,934 63	201,891 29
Workmen's collective	11,530 06		1,573 96	3,332 50	4,906 46	6,623 60
Total	2,852,410 59	97,341 45	117,738 41	519,382 01	734,461 87	2,117,948 72

Total net premiums	\$2,117,948 72
Interest on bonds	\$64,282 95
Interest on deposits in trust companies and banks	3,375 34
Total interest	67,658 29
Increase to surplus paid in by stockholders	250,000 00
Agents' balances previously charged off	750 86
Total income	2,436,357 87
Sum	4,424,700 61

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policyholders for losses
		Reinsurance	Salvage		
Accident	\$61,185 70	\$4,589 84		\$4,589 84	\$56,595 86
Health	13,223 25	1,406 88		1,406 88	11,816 37
Liability	221,113 05				221,113 05
Fidelity	5,459 82		\$1,388 31	1,388 31	4,071 51
Surety	2,320 22		602 58	602 58	1,717 64
Plate glass	27,996 75				27,996 75
Steam boiler	991 02				991 02
Burglary and theft	26,751 27	2,997 53	14 56	3,012 09	23,739 18
Automobile property damage	55,891 16	3,150 22	740 00	3,890 22	52,000 94
Workmen's collective	1,708 86				1,708 86
Total	416,641 10	12,144 47	2,745 45	14,889 92	401,751 18

Investigation and adjustment of claims	\$102,268 44
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	469,481 03
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	108,115 24
Salaries, traveling and all other expenses of agents not paid by commissions	150,024 59
Inspections (other than medical and claim)	26,030 83
Rents	21,652 69
State taxes on premiums	14,564 89
Insurance department licenses and fees	4,668 17
All other licenses, fees, and taxes	7,387 52
Legal expenses	870 06
Advertising	7,587 17
Printing and stationery	33,321 03

Postage, telegraph, telephone, and express	\$20,935 42
Furniture and fixtures	18,737 54
Employees' fidelity bonds	\$592 87
Subscriptions to publications	268 04
Head office sundry expenses	8,253 58
Auditors' fees	2,165 70
Loss on sale or maturity of ledger assets (bonds)	11,280 19
Decrease in book value of ledger assets (bonds)	1,465 00
	759 00
Total disbursements	1,400,899 99
Balance	3,023,800 62

LEDGER ASSETS

Book value of bonds	2,349,875 54
Cash in office	3,058 41
Deposits in trust companies and banks on interest	200,113 17

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals prior to Oct 1, 1912.	
Gross premiums in course of collection			
Accident	\$29,371 98	\$4,596 22	
Health	12,288 74	1,294 65	
Liability	262,449 27	28,635 40	
Fidelity	14,799 12	2,593 01	
Surety	3,771 55	1,075 33	
Plate glass	23,409 26	1,311 66	
Steam boiler	8,679 12	69 67	
Burglary and theft	21,685 29	892 63	
Flywheel	386 03	1,426 20	
Automobile property damage	34,405 54	2,243 54	
Workmen's collective	323 72		
Total	411,569 62	44,138 31	455,707 93
Bills receivable			500 00
Agents' sundry balances and advance traveling expenses		11,629 23	
Compensation, reinsurance, and inspection bureau		2,916 34	
			14,545 57
Ledger assets as per balance			3,023,800 62

NONLEDGER ASSETS

Interest due and accrued on bonds	34,038 57
Gross assets	3,057,839 19

DEDUCT ASSETS NOT ADMITTED

Bills receivable	500 00
Premiums in course of collection written prior to Oct 1, 1912	44,138 31
Book value of ledger assets over market value (bonds)	34,537 82
Agents' sundry balances and advance traveling expenses	11,629 23
Total	90,805 36
Total admitted assets	2,967,033 83

LIABILITIES.

Losses of claims	Ad- justed.	Reported or in pro- cess of ad- justment	Resisted	Total	Deduct reinsur- ance	Net unpaid claims except liability claims	Estimated expense of in- vestigation and adjust- ment of unpaid claims	Total
Accident	\$770 24	\$12,767 37	\$7,500 00	\$21,037 61	\$733 93	\$20,303 68	\$400 00	\$20,703 68
Health	631 05	1,945 68	-	2,576 73	301 78	2,274 95	45 00	2,319 95
Fidelity	-	8,439 53	-	8,439 53	-	8,439 53	50 00	8,539 53
Plate glass	330 23	5,426 56	-	5,756 79	-	5,756 79	35 00	5,791 79
Burglary and theft	109 00	8,331 07	1,000 00	9,440 07	100 00	9,340 07	350 00	9,690 07
Flywheel	-	1,548 00	-	1,548 00	-	1,548 00	100 00	1,648 00
Automobile and teams property damage	1,827 44	17,993 56	5,771 00	25,592 00	1,565 00	24,027 00	475 00	24,502 00
Workmen's collective	252 07	915 93	-	1,168 00	-	1,168 00	20 00	1,188 00
Total	3,920 03	57,417 70	14,271 00	75,608 73	2,700 71	72,908 02	1,475 00	74,383 02

Net unpaid claims, except liability claims.	\$74,383 02	
Special reserve for unpaid liability losses.	306,536 00	
Total unpaid claims and expenses of settlement		\$380,919 02
Unearned premiums at 50 per cent on risks running one year or less.	889,283 27	
Unearned premiums, pro rata on risks running more than one year.	105,207 00	
Total unearned premiums		994,490 27
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident.	9,728 00	
Health.	4,060 20	
Liability.	62,069 25	
Fidelity.	3,963 20	
Surety.	999 46	
Plate glass.	7,935 74	
Steam boiler.	2,146 35	
Burglary and theft.	6,269 22	
Flywheel.	69 49	
Automobile and teams property damage.	8,725 24	
Workmen's collective.	38 04	
		106,004 19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		6,805 70
State, county, and municipal taxes due or accrued		37,064 00
Total amount of all liabilities except capital		1,525,283 18
Capital actually paid up in cash	1,000,000 00	
Surplus over all liabilities	441,750 65	
Surplus as regards policyholders		1,441,750 65
Total liabilities		2,967,033 83

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Flywheel.
In force Dec 31, 1911.	\$33,317 45	\$13,061 78	\$346,252 22	\$37,179 08	\$5,827 90
Written or renewed during the year	198,160 88	72,346 12	1,815,924 65	134,257 67	9,080 82
Total	231,478 33	85,407 90	2,162,176 87	171,436 75	14,908 72
Deduct expirations and cancellations	78,140 56	31,724 89	955,813 63	68,609 94	2,863 22
Balance	153,337 77	53,683 01	1,206,363 24	102,826 81	12,045 50
Deduct reinsured policies	26,714 49	4,797 08	17,733 78		1,486 52
Net in force Dec 31, 1912	126,623 28	48,885 93	1,188,629 46	102,826 81	10,558 98

	Surety	Fidelity	Steam boiler	Burglary and theft	Automobile team property damage	Workmen's collective
In force Dec 31, 1911.	\$10,945 72	\$31,906 69	\$16,062 45	\$43,975 89	\$66,299 74	\$1,433 36
Written or renewed during the year	28,704 09	92,996 14	61,523 80	138,060 44	289,825 92	11,530 06
Total	39,649 81	124,902 83	77,586 25	182,036 33	356,125 66	12,963 42
Deduct expirations and cancellations	16,871 20	47,210 04	19,511 76	61,832 26	154,455 76	7,041 39
Balance	22,778 61	77,692 79	58,074 49	120,204 07	201,669 90	5,922 03
Deduct reinsured policies	2,804 96	3,708 07	3,746 67	18,442 10	13,192 27	
Net in force Dec 31, 1912	19,973 65	73,984 72	54,327 82	101,761 97	188,477 63	5,922 03
Amount at risk Dec 31, 1912	3,957,116 00	23,275,592 00				

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$885 88	\$142 86
Health	63 00	-----
Liability	1,473 17	19 00
Plate glass	325 12	7 00
Burglary and theft	733 57	-----
Automobile property damage	1,091 04	66 49
Total..	4,571 78	235 35

SOUTHWESTERN SURETY INSURANCE CO., DURANT, OKLA

[Located at Denison, Okla, post-office address, Colbert, Okla Incorporated, 1900, commenced business, 1910 W B Munson, president, Charles I Brooks, secretary]

CAPITAL

Capital stock paid up in cash	\$542,525 00
Amount of ledger assets Dec 31 of previous year	1,120,288 11
Increase of paid-up capital during the year	18,820 00
Extended at..	\$1,148,108 11

INCOME

	Gross premiums written and renewed during the year	Deduct—		Total deductions.	Net premiums
		Reinsurance	Premiums on policies not taken		
Accident	\$26,756 65	\$383 33	\$3,783 30	\$4,166 63	\$22,590 02
Health	8,350 14	143 75	1,578 25	1,722 00	6,628 14
Liability	380,813 64	189 54	52,869 16	53,058 70	327,774 94
Fidelity	98,765 64	3,854 01	10,033 93	13,907 94	84,847 70
Surety	182,429 89	11,518 23	18,716 86	30,235 09	152,194 80
Plate glass	36,151 89	-----	3,781 12	3,781 12	32,370 77
Burglary and theft	14,608 99	416 94	1,775 76	2,192 70	12,416 29
Automobile property damage	29,107 21	-----	5,623 21	5,623 21	23,484 00
Workmen's collective	19,799 08	-----	712 96	712 96	19,086 12
Total..	796,773 13	16,485 80	98,894 55	115,380 35	681,392 78

Total net premiums	\$681,392 78
Interest on—	
Mortgage loans	\$30,630 22
Bonds	6,432 04
From other sources	1,877 09
Rents	4,934 92
Total interest and rents	43,874 27
Premiums paid in advance	4,929 53
Surplus paid in	16,090 50
Agents' balances previously charged off	146 23
Total income	746,433 31
Sum	1,894,541 42

DISBURSEMENTS.

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy-holders for losses
		Reinsurance	Salvage		
Accident.....	\$11,031 12		\$14 28	\$14 28	\$11,016 84
Health.....	587 82				587 82
Liability.....	55,598 19		13 55	13 55	55,584.64
Fidelity.....	46,166 35		40,000 00	40,000 00	6,166.35
Surety.....	72,822 83	\$3,145 44	24,431 62	27,577 06	45,245 77
Plate glass.....	10,477 94		73 66	73 66	10,404.28
Burglary and theft.....	8,016 19		30 00	30 00	7,986 19
Automobile property damage.....	3,994 80		56 75	56 75	3,938 05
Workmen's collective.....	5,084 86				5,084 86
Total.....	213,780 10	3,145 44	64,619 86	67,765 30	146,014 80

Investigation and adjustment of claims.....	\$19,370 33
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	157,247 85
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	47,569 42
Salaries, traveling, and all other expenses of agents not paid by commission.....	7,465 40
Medical examiners' fees and salaries.....	2 00
Inspections (other than medical and claim).....	593 50
Rents.....	1,935 00
Repairs and expenses (other than taxes) on real estate.....	1,779 78
Taxes on real estate.....	1,266 98
State taxes on premiums.....	2,233 83
Insurance department licenses and fees.....	6,477 12
All other licenses, fees, and taxes.....	6,555 50
Legal expenses.....	6,835 07
Advertising.....	2,142 06
Printing and stationery.....	7,344 62
Postage, telegraph, telephone, and express.....	4,896 68
Furniture and fixtures.....	42,655 60
Compulsory advertising.....	\$168 48
General expense, \$3,769 10, traveling expense, \$6,766 19.....	10,535 29
Office expense, \$429 83, audit expense, \$200, examination, State, \$1,216 09.....	1,845 92
Real estate improvements to company's building, Denison, \$4,243 50, home office building, \$166.....	4,409 80
Agents' balances charged off.....	16,959 49
	1,610 52
Total disbursements.....	490,237 67
Balance.....	1,404,303 75

LEDGER ASSETS

Book value of real estate.....	54,270 00
Mortgage loans on real estate, first liens.....	494,183 50
Book value of bonds.....	530,523 70
Cash in office.....	9,094 01
Deposits in trust companies and banks not on interest.....	12,774 50
Deposits in trust companies and banks on interest.....	92,152 19
	On poli- On poli- cies or re- cies or re- newals newals issued on issued prior or after to Oct 1, Oct 1, 1912, 1912.
Gross premiums in course of collection.....	
Accident.....	\$6,532 53 \$555 37
Health.....	2,567 64 104 97
Liability.....	86,749 56 19,891 93
Fidelity.....	19,192 15 12,330 84
Surety.....	29,575 39 10,853 48
Plate glass.....	7,573 12 1,905 43
Burglary and theft.....	6,818 17 519 00
Automobile property damage.....	5,613 49 2,334 65
Workmen's collective.....	3,018 30
Total.....	167,640 35 48,495 67
Bills receivable, \$1,500, accounts receivable, *250.....	1,750 00
Due from agents' sundry account.....	2,416 83
Ledger assets as per balance.....	1,404,303 75

NONLEDGLR ASSETS

Interest due and accrued on—	
Mortgages.....	\$15,621 24
Bonds.....	34,939 78
Other assets Bank balance.....	22 41
Rents due and accrued.....	55 00
	50,638 43
Gross assets.....	1 454 949 18

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$3,916 83, accounts receivable, \$250.	\$4,166 83
Premiums in course of collection written prior to Oct 1, 1912	48,495 67
Book value of ledger assets over market value (bonds).	345 75
Total	\$53,008 25
Total admitted assets.	1,401,933 93

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Net unpaid claims except liability claims	Total
Accident	\$1,496 42		\$1,496 42	\$1,496 42	\$1,496 42
Fidelity	75 00	\$32,236 00	32,311 00	32,311 00	32,311 00
Surety	58,502 81	21,388 78	79,891 59	79,891 59	79,891 59
Plate glass	658 90		658 90	658 90	658 90
Burglary and theft	1,139 93		1,139 93	1,139 93	1,139 93
Automobile property damage	1,615 00		1,615 00	1,645 00	1,645 00
Workmen's collective	250 00		250 00	250 00	250 00
Total	63,768 06	53,624 78	117,392 84	117,392 84	117,392 84
Net unpaid claims, except liability claims				\$117,392 84	
Special reserve for unpaid liability losses				58,968 48	
Total unpaid claims and expenses of settlement					\$176,361 32
Gross premiums on New York excise bonds, \$16,150 18, unearned, \$12,112 63.				12,112 63	
Unearned premiums at 50 per cent on risks running one year or less				286,618 08	
Unearned premiums, pro rata on risks running more than one year				27,813 36	
Total unearned premiums.					326,544 07
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oct 1, 1912, viz					
Accident.				2,286 39	
Health				898 67	
Liability				26,024 87	
Fidelity.				5,757 65	
Surety				8,872 62	
Plate glass.				2,650 59	
Burglary and theft				2,386 36	
Automobile property damage				1,515 64	
Workmen's collective.				754 08	
State, county, and municipal taxes due or accrued					51,146 87
Return premiums.					12,860 59
Reinsurance.					6,507 14
Advance premiums (100 per cent).					2,674 80
Miscellaneous bills.					4,929 53
					2,852 00
Total amount of all liabilities except capital					583,876 32
Capital actually paid up in cash.				542,525 00	
Surplus over all liabilities.				275,532 61	
Surplus as regards policyholders					818,057 61
Total liabilities.					1,401,933 93

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Surety
In force Dec 31, 1911	\$1,227 65	\$630 75	\$76,058 10	\$15,875 87	\$113,687 72
Written or renewed during the year.	26,756 65	8,350 14	380,813 64	36,151 89	182,429 89
Total	27,984 30	8,980 89	456,871 74	52,027 76	296,117 61
Deduct expirations and cancel- lations.	9,515 50	2,479 24	197,024 82	19,982 64	101,577 77
Balance	18,468 80	6,501 65	259,846 92	32,045 12	194,539 84
Deduct reinsured policies.	434 74	7 00	50 78		9,991 45
Net in force Dec 31, 1912	18,034 06	6,494 65	259,796 14	32,045 12	184,548 39
Amount at risk Dec 31, 1912					22,890,885 79

EXHIBIT OF PREMIUMS—Continued

	Fidelity	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911.	\$61,691 99	\$3,679 02	\$3,787 90	.. ..
Written or renewed during the year ..	98,755 64	14,608 99	29,107 21	\$19,799 08
Total ..	160,447 63	18,288 01	32,895 11	19,799 08
Deduct expirations and cancellations ..	68,290 63	4,083 22	9,413 37	15,962 08
Balance ..	92,157 00	14,204 79	23,481 74	3,837 00
Deduct reinsurance policies ..	4,642 36	191 14	.. ..	.. ..
Net in force Dec 31, 1912 ..	87,514 64	14,013 65	23,451 74	3,837 00
Amount at risk Dec 31, 1912 ..	20,196,466 17	.. ..	.. ..	.. ..

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident ..	.. ..	\$1 00
Liability ..	\$4,144 69	444 98
Plate glass ..	45 92	.. ..
Burglary and theft ..	32 80	.. ..
Automobile property damage ..	749 25	17 81
Total ..	4,972 66	463 79

STANDARD ACCIDENT INSURANCE CO , DETROIT, MICH.

[Located at Penobscot Building, Detroit, Mich Incorporated, 1884, commenced business, 1884 Lem W. Bowen, president, J S Heaton, secretary]

CAPITAL

Capital stock paid up in cash \$500,000 00
Amount of ledger assets Dec 31 of previous year \$4,028,514 98

INCOME

	Gross premiums written and renewed during the year	Deduct--			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident ..	\$1,461,783 47	\$21,779 60	\$41,230 20	\$198,171 52	\$261,181 32	\$1,200,602 15
Health ..	240,346 91	.. ..	6,447 55	49,506 37	56,013 82	184,332 99
Liability ..	1,822,858 05	12,197 54	129,601 85	208,341 62	345,141 01	1,477,717 04
Automobile property damage ..	160,908 66	.. ..	16,315 62	19,344 50	35,660 12	125,248 54
Workmen's collective ..	32,948 32	.. ..	1,173 30	286 10	1,459 40	31,488 92
Total ..	3,718,845 41	33,977 14	194,768 52	470,710 11	699,455 77	3,019,389 64

Total net premiums \$3,019,389 64
Policy fees required or represented by applications. 48,198 76

Interest on—
Mortgage loans \$11,544 74
Collateral loans 1,461 74
Bonds 120,182 01
From other sources 2,199 34

Total interest 135,387 83
Profit on sale or maturity of ledger assets (bonds) 6,250 00

Total income 3,209,226 23

Sum 7 927 741 91

DISBURSEMENTS

	Gross amount paid for losses	Deduct reinsurance	Net amount paid policyholders for losses
Accident	\$551,981 88	\$15,004 49	\$536,977 39
Health	68,224 79	.....	68,224 79
Liability	593,012 26	.....	593,012 26
Automobile property damage	46,266 19	.....	46,266 19
Workmen's collective	20,812 86	.....	20,812 86
Total	1,280,297 98	15,004 49	1,265,293 49

Investigation and adjustment of claims	\$212,243	23
Policy fees retained by agents	48,198	76
Commissions or brokerage to agents (less amount received on return premiums and re-insurances)	783,124	60
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	162,863	23
Salaries, traveling and all other expenses of agents not paid by commissions	149,538	31
Inspections (other than medical and claim)	24,877	59
Rents	10,080	00
State taxes on premiums	50,104	43
Insurance department licenses and fees	9,701	17
All other licenses, fees, and taxes	6,454	84
Legal expenses	639	79
Advertising	21,084	91
Printing and stationery	23,574	32
Postage, telegraph, telephone, and express	18,455	88
Furniture and fixtures	1,286	69
Stockholders for interest or dividends	70,000	00
Traveling expenses of home-office employees	\$5,703	90
Sundry expenses	9,600	27
Agents' balances charged off	15,304	17
Decrease in book value of ledger assets (bonds)	46	26
	11,985	60
Total disbursements	2,884,871	97
Balance	4,352,869	24

LEDGER ASSETS

Mortgage loans on real estate, first liens	203,325	00
Loans secured by pledge of bonds, stocks, or other collateral	35,597	07
Book value of bonds	3,459,703	03
Cash in office	7,230	88
Deposits in trust companies and banks not on interest.	168,810	07

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident.....	\$193,972 24	\$16,638 22	
Health.....	37,941 58	2,769 98	
Liability.....	181,588 42	13,585 52	
Automobile property damage.....	18,290 47	1,208 97	
Workmen's collective.....	9,331 00	278 68	
Total.....	441,123 71	34,481 37	475,605 08
Workmen's compensation special reinsurance fund.....			2,598 11
Ledger assets as per balance.....			4,352,869 24

NONLEDGER ASSETS

Interest due and accrued on—		
Mortgages	\$3,078	75
Bonds	59,237	03
Collateral loans	808	84
		63,124 62
Market value of bonds		1,591 32
Gross assets		4,417,585 18

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	34,481 37
Decrease in collateral loan	5,665 07
Total.	40,146 44
Total admitted assets	4,377,438 74

LIABILITIES

Losses and claims	Adjusted	Reported or in process of adjustment	Resisted	Total	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims.	Total
Accident	\$52,217 28	\$194,244 22	\$26,140 00	\$272,601 50	\$272,601 50	\$5,463 50	\$278,065 00
Health ..	2,351 82	22,083 18	.	24,435 00	24,435 00	565 00	25,000 00
Automobile property damage ..	3,618 75	15,046 45	2,625 00	21,290 20	21,290 20	437 50	21,727 70
Workmen's collective ..	887 42	4,622 52	.	5,509 94	5,509 94	155 50	5,665 44
Total	59,075 27	235,996 37	28,765 00	323,836 64	323,836 64	6,621 50	330,458 14
Net unpaid claims except liability claims ..						\$331,458 14	
Special reserve for unpaid liability losses ..						701,863 97	
Total unpaid claims and expenses of settlement ..							\$1,032,322 11
Unearned premiums at 50 per cent on risks running one year or less ..						1,129,654 85	
Unearned premiums, pro rata on risks running more than one year ..						25,468 36	
Total unearned premiums ..							1,155,123 21
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912 ..							
Accident ..						57,221 81	
Health ..						11,723 94	
Liability ..						45,550 11	
Automobile property damage ..						4,517 74	
Workmen's collective ..						2,295 42	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..							121,300 02
State, county, and municipal taxes due or accrued ..							7,467 25
Return premiums ..							59,772 51
Reinsurance ..							19,850 58
Advance premiums (100 per cent) ..							2,238 19
Total amount of all liabilities except capital ..							7,443 67
Capital actually paid up in cash ..						500,000 00	2,405,526 54
Surplus over all liabilities ..						1,471,912 20	
Surplus as regards policy holders ..							1,971,912 20
Total liabilities ..							4,377,438 74

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Automobile property damage	Workmen's collective
In force Dec 31, 1911 ..	\$782,056 18	\$141,484 47	\$1,082,356 82	\$109,930 54	\$17,601 56
Written or renewed during the year ..	1,461,783 47	240,346 91	1,822,858 05	160,908 66	32,948 32
Total ..	2,243,839 65	381,831 38	2,905,214 87	270,839 20	50,549 88
Deduct expirations and cancellations. ..	1,428,210 13	210,837 18	1,680,735 17	150,058 77	40,811 25
Balance ..	815,629 52	170,994 20	1,224,479 70	...	...
Deduct reinsured policies ..	21,600 90	...	5,933 82	...	...
Net in force Dec 31, 1912..	794,028 62	170,994 20	1,218,545 88	120,780 43	9,738 63

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premi- ums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$3,237 61	\$779 96
Health	689 26	875 00
Liability	3,429 76	1,699 00
Automobile property damage	295 05	105 57
Total	7,651 68	3,459 53

TRAVELERS INDEMNITY CO , HARTFORD, CONN

[Located at No 700 Main Street, Hartford, Conn Incorporated, 1903, commenced business, 1906 Syl-
vester C Dunham, president, Louis F Butler, secretary]

CAPITAL

Capital stock paid up in cash \$1,000,000 00
Amount of ledger assets Dec 31 of previous year \$1,841,564 01

INCOME

	Gross premi- ums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$44,731 20	...	\$271 65	\$7,111 74	\$7,383 39	\$37,347 81
Health	37,532 75	...	403 92	5,206 35	5,610 27	31,922 48
Liability	161,125 84	...	19,287 10	4,059 90	23,347 00	137,778 84
Steam boiler	171,435 34	\$4,954 81	16,064 73	23,382 17	44,401 71	127,033 63
Flywheel	8,328 06	2,129 26	841 14	1,140 20	4,110 60	4,217 46
Automobile property dam- age	726,088 23	...	69,580 65	120,832 04	190,412 69	535,675 54
Total	1,149,241 42	7,084 07	106,449 19	161,732 40	275,265 66	873,975 76
Total net premiums						\$873,975 76
Inspections						303 45
Interest on						
Mortgage loans					\$24,879 46	
Collateral loans					2,615 50	
Bonds					50,107 39	
Interest from other sources					1,820 68	
Total interest						79,493 03
Profit on sale or maturity of ledger assets (bonds)						194 00
Increase in book value of ledger assets (bonds)						1,462 63
Total income						955,358 87
Sum						2,796,922 88

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident	\$30,016 69	...	...	...	\$30,016 69
Health	2,613 81	...	...	...	2,613 81
Liability	3,677 60	...	...	...	3,677 60
Steam boiler	10,627 56	...	\$31 65	\$31 65	10,595 91
Flywheel	964 12	\$642 75	1 66	644 41	319 71
Automobile property damage	176,075 06	...	3,773 35	3,773 35	172,301 71
Total	223,974 84	642 75	3,806 66	4,449 41	219,525 43

REPORT OF THE DEPARTMENT OF INSURANCE.

345

Investigation and adjustment of claims	\$38,812 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	162,370 15
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	30,465 90
Salaries, traveling and all other expenses of agents not paid by commissions.	37,753 25
Inspections (other than medical and claim)	70,511 57
Rents	9,586 69
State taxes on premiums	10,623 84
Insurance-department licenses and fees	5,854 87
All other licenses, fees, and taxes	12,931 00
Legal expenses.	82 60
Advertising	1,637 35
Printing and stationery	4,429 84
Postage, telegraph, telephone, and express	3,072 16
Furniture and fixtures	633 08
Stockholders for interest or dividends	60,000 00
Exchange	\$102 95
Miscellaneous expenses	953 88
Agents' balances charged off	1,056 83
Decrease in book value of ledger assets (bonds)	53 60
	1,175 75
Total disbursements	671,076 71
Balance	2,125,846 17

LEDGER ASSETS.

Mortgage loans on real estate, first liens	525,930 00
Loans secured by pledge of bonds, stocks, or other collaterals	53,475 00
Book value of bonds	1,956,760 37
Cash in office	28,086 79
Deposits in trust companies and banks on interest	53,110 23

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident	\$5,220 41	\$11 00	
Health	5,684 07	286 50	
Liability	1,974 05	200 00	
Steam boiler	22,038 23	1,542 17	
Flywheel	1,097 18	645 60	
Automobile property damage	55,779 28	14,005 29	
Total	91,793 22	16,690 56	108,483 78
Ledger assets as per balance			2,125,846 17

NONLEDGER ASSETS

Interest due and accrued on			
Mortgages	\$6,388 47		
Bonds	19,641 26		
Collateral loans	842 09		
			26,871 82
Market value of bonds over book value			212 63
Gross assets			2,152,930 62

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	16,690 56
Total admitted assets	2,136,240 06

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Net unpaid claims except liability claims	Estimated expense of investigation and adjust- ment of unpaid claims	Total
Accident.	\$660 00	-----	\$660 00	-----	\$660 00
Health	1,155 00	---	1,155 00	\$33 69	1,188 69
Steam boiler	1,350 00	\$250 00	2,100 00	105 00	2,205 00
Total	3,665 00	250 00	3,915 00	138 69	4,053 69

Net unpaid claims, except liability claims	\$4,053 69	
Special reserve for unpaid liability losses	69,058 00	
Special reserve for unpaid liability losses—Automobile property damage	71,796 18	
Total unpaid claims and expenses of settlement		\$144,907 87
Unearned premiums at 50 per cent on risks running one year or less.	369,964 92	
Unearned premiums, pro rata on risks running more than one year	143,409 10	
Total unearned premiums		513,374 02
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912		
Accident	1,827 14	
Health	1,518 25	
Liability	404 68	
Steam boiler	4,958 60	
Flywheel	219 43	
Automobile property damage	11,713 64	
		20,641 74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,747 20
State, county, and municipal taxes due or accrued		20,234 90
Advance premiums (100 per cent)		6 00
Reserve claims incurred on or before Dec 31, 1912, notices of which were received subsequently		4,475 89
Total amount of all liabilities except capital		705,387 62
Capital actually paid up in cash	\$1,000,000 00	
Surplus over all liabilities	430,852 44	
Surplus as regards policy holders		1,430,852 44
Total liabilities		2,136,240 06

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Flywheel	Steam boiler	Automobile property damage
In force Dec 31, 1911	\$31,547 46	\$2,810 52	\$57,731 90	\$25,557 03	\$289,072 17	\$421,993 05
Written or renewed during the year	41,731 20	37,532 75	161,125 84	8,328 06	171,435 34	726,088 23
Total	76,278 66	40,343 27	218,857 74	33,885 09	460,507 51	1,148,081 28
Deduct expirations and cancellations	36,791 66	8,904 63	108,430 26	1,649 38	146,100 39	639,398 23
Balance	39,487 00	31,438 64	110,427 48	19,153 34	314,407 12	508,683 05
Deduct reinsured policies	- - -	- - -	- - -	1,649 38	2,198 82	- - -
Net in force Dec 31, 1912.	39,487 00	31,438 64	110,427 48	17,503 96	312,208 30	508,683 05

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$158 27	
Health	10 50	\$15 00
Liability	134 97	
Steam boiler	492 34	
Automobile property damage	7,898 68	1,184 05
Total	8,694 76	1,199 05

UNION CASUALTY INSURANCE CO, PHILADELPHIA, PA

Located at southwest corner Third and Walnut Streets, Philadelphia, Pa Incorporated, 1908, commenced business, 1909 Abner H. Mershon, president, Albert Morgan, secretary]

CAPITAL

Capital stock paid up in cash	\$200,000 00
Amount of ledger assets Dec 31 of previous year	\$319,295 96
Increase of paid-up capital during the year	50,000 00
Extended at	\$369,295.96

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums.
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$4,233 75	\$87 99	—	\$759 75	\$847 74	\$3,386 01
Health	800 50	—	—	220 13	220 13	680 37
Liability	201,582 20	—	\$10,857 41	43,232 83	54,089 74	147,492 46
Plate glass	35,697 92	—	1,203 07	8,617 09	9,820 16	25,877 76
Steam boiler	26 66	—	64 40	18 32	82 72	—56 06
Burglary and theft	1,612 17	126 25	101 11	247 50	474 86	1,137.31
Automobile property damage	82,168 18	—	5,872 29	22,223 09	28,095 38	54,072 80
Total	326,121 38	214 24	18,098 28	75,318 21	93,630 73	232,490 65

Total net premiums	\$232,490 65
Interest on bonds	\$3,835 00
Interest from other sources	1,579 57
Rents	3,011 73
Total interest and rents	8,456 30
Premiums from sale of increase in capital stock	16,500 00
Agents' balances previously charged off	193 77
Profit on sale or maturity of ledger assets (real estate)	25,000 00
Total income	282,640 72
Sum	651,936 68

DISBURSEMENTS

	Gross amount paid for losses	Deduct salvage	Net amount paid policyholders for losses
Accident	\$1,412 85	—	\$1,412 85
Health	236 25	—	236 25
Liability	53,532 90	—	53,532 90
Plate glass	11,217 86	\$302 48	10,915 38
Burglary and theft	2,351 00	10 00	2,341 00
Automobile property damage	25,128 71	1,309 75	23,818 96
Total	93,870 57	1,622 23	92,257 34

Investigation and adjustment of claims	\$7,310 85
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	61,833 61
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	39,810 60
Salaries, traveling, and all other expenses of agents not paid by commissions	6,110 90
Inspection (other than medical and claim)	423 83
Rents	4,493 84
Repairs and expenses (other than taxes) on real estate	1,366 71
Taxes on real estate	1,500 00
State taxes on premiums	2,786 94
Insurance department licenses and fees	1,186 74
All other licenses, fees, and taxes	2,895 63
Legal expenses	7,850 30
Advertising	1,786 99
Printing and stationery	5,547 81
Postage, telegraph, telephone, and express	3,686 18
Furniture and fixtures	2,777 54

General expenses	\$5,028 59
Advance to agents.....	2,831 61
Total disbursements	251,489 01
Balance	100,447 67

LEDGER ASSETS

Book value of real estate.....			108,660 31
Book value of bonds			121,756 00
Cash in office			2,636 48
Deposits in trust companies and banks not on interest			500 00
Deposits in trust companies and banks on interest			127,989 95
	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident	\$199 50		
Health	87 50		
Liability	22,623 74	\$21 00	
Plate glass	7,391 53		
Burglary and theft	181 25		
Automobile property damage	8,281 51	32 50	
Total	38,765 03	53 50	38,818 53
Agents' balances.....			85 80
Ledger assets as per balance.....			400,447 67

NONLEDGER ASSETS

Interest due and accrued on bonds	1,247 50
Market value of real estate over book value	16,339 69
Market value of bonds over book value	160 58
Furniture and fixtures	7,513 98
Suspense account	46 87
Gross assets	425,756 29

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	7,513 98
Premiums in course of collection written prior to Oct 1, 1912	53 50
Suspense account, \$46 87, agents' balances, \$85 80	132 67
Total	7,700 15
Total admitted assets	418,056 14

LIABILITIES

Losses and claims	Reported or in process of adjust- ment	Resisted	Net unpaid claims ex- cept liabil- ity claims
Accident	\$150 00		\$150 00
Plate glass	413 64		413 64
Burglary and theft	50 00		50 00
Automobile property damage	826 65	\$500 00	1,326 65
Total	1,440 29	500 00	1,940 29
Net unpaid claims except liability claims		\$1,940 29	
Special reserve for unpaid liability losses		21 534 33	
Total unpaid claims and expenses of settlement			\$23,474 62
Unearned premiums at 50 per cent on risks running one year or less		101,254 69	
Unearned premiums, pro rata on risks running more than one year		24 78	
Total unearned premiums			101,279 47
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912.			
Accident		62 64	
Health		31 58	
Liability		5,841 75	
Plate glass		2,660 95	
Burglary and theft		43 32	
Automobile property damage		2,161 64	
State, county, and municipal taxes due or accrued			10,801 88
Total			139,279 98
Capital actually paid up in cash		200,000 00	
Surplus over all liabilities		78,776 16	
Surplus as regards policyholders			278,776 16
Total liabilities			418,056 14

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass
In force Dec 31, 1911.	\$1,751 18	\$550 51	\$97,789 52	\$13,380 86
Written or renewed during the year	4,233 75	800 50	201,582 20	35,697 92
Total.	5,984 93	1,351 01	299,371 72	49,058 79
Deduct expirations and cancellations	4,473 68	725 51	179,148 23	22,497 63
Balance	1,511 25	625 50	120,223 49	26,561 15
Deduct reinsured policies	87 99	-	-	-
Net in force Dec 31, 1912	1,423 26	625 50	120,223 49	26,561 15

	Steam boiler	Burglary and theft	Automobile property damage
In force Dec 31, 1911.	\$80 00	\$1,017 80	\$43,617 31
Written or renewed during the year	26 66	1,612 17	82,168 18
Total.	106 66	2,629 97	125,785 49
Deduct expirations and cancellations	106 66	1,558 84	72,984 07
Balance	-	1,071 13	52,801 42
Deduct reinsured policies	-	126 25	-
Net in force Dec 31, 1912	-	944 88	52,801 42

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$50 00	\$6 25
Health	70 00	18 75
Liability	5,239 25	608 70
Plate glass	173 83	322 55
Automobile property damage	3,295 82	1,649 21
Total.	8,828 90	2,605 46

UNITED STATES CASUALTY CO , NEW YORK, N Y

[Located at No 141 Broadway, New York, N Y Incorporated, 1895, commenced business, 1895 Edson S Lott, president, D G Luckett, secretary]

CAPITAL

Capital stock paid up in cash \$500,000 00
Amount of ledger assets Dec 31 of previous year. \$2,760,697 85

INCOME

	Gross premiums written and renewed during the year	Deduct -			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$668,177 90	\$34,992 84	\$15,925 11	\$107,716 32	\$158,634 27	\$509,543 63
Health	294,642 02	3,027 46	7,513 00	61,431 23	71,971 69	222,670 33
Liability	1,455,385 77	839 82	87,035 84	397,580 86	485,456 52	969,929 25
Plate glass	6,211 43	20 47	-	1,249 06	1,269 53	4,941 90
Steam boiler	68,195 94	4,918 27	5,437 08	21,450 89	31,806 24	36,389 70
Burglary and theft	96,112 63	7,261 65	3,376 93	15,843 81	26,482 39	69,630 24
Sprinkler	44,543 37	6,057 90	2,814 72	13,768 30	22,640 92	21,902 45
Automobile and team property damage	28,298 42	-	2,045 13	5,930 02	7,975 15	20,323 27
Workmen's collective	8,271 90	-	380 34	2,716 80	3,097 14	5,174 76
Total	2,669,839 38	57,118 41	124,528 15	627,687 29	809,333 85	1,860,505 53

Total net premiums	\$1,860,505 53
Interest on—	
Mortgage loans	\$13,151 73
Bonds and dividends on stocks	100,601 53
From other sources	1,080 23
Total interest	114,833 49
Recovery of items previously charged to profit and loss	154 33
Loan, German-American Bank	25,000 00
	<u>25,154 33</u>
Total income	<u>2,000,493 35</u>
Sum	<u>4,761,191 20</u>

DISBURSEMENTS

	Gross amount paid for losses	Deduct rein- surance	Net amount paid policy- holders for losses
Accident	\$254,967 04	\$14,978 57	\$239,988 47
Health	104,479 34	1,306 26	103,173 08
Liability	482,762 45	—	482,762 45
Plate glass	125 36	—	125 36
Steam boiler	3,218 20	1,131 49	2,086 71
Burglary and theft	25,740 72	2,357 20	23,382 52
Sprinkler	12,367 70	1,634 56	10,733 14
Automobile property damage	6,313 48	—	6,313 48
Workmen's collective	1,808 45	—	1,808 45
Total	<u>891,791 74</u>	<u>21,408 08</u>	<u>870,383 66</u>

Investigation and adjustment of claims	\$133,235 50
Commissions or brokerage to agents (less amount received on return premiums and re- insurances)	461,286 84
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	127,119 69
Salaries, traveling, and all other expenses of agents not paid by commissions	53,486 46
Inspections (other than medical and claim)	26,475 50
Rents	19,927 97
Taxes on real estate	100 36
State taxes on premiums	28,892 20
Insurance department licenses and fees	6,178 59
All other licenses, fees, and taxes	1,718 53
Legal expenses	4,555 48
Advertising	2,111 16
Printing and stationery	25,477 69
Postage, telegraph, telephone, and express	10,660 84
Furniture and fixtures	3,855 40
Stockholders for interest or dividends	49,940 00
Extended free accident insurance	\$2,094 83
Miscellaneous	7,013 84
Profit and loss, \$1,316 16, loan repaid German-American Bank, \$25,000	26,316 16
Fees of auditors, \$2,460 32, interest on temporary loan, \$97 22	2,557 54
	<u>37,982 37</u>

Total disbursements

Balance

LEDGER ASSETS.

Book value of real estate	4,500 00
Mortgage loans on real estate, first liens	300,600 00
Book value of bonds and stocks	2,263,097 98
Cash in office	1,956 70
Deposits in trust companies and banks not on interest	25,225 14
Deposits in trust companies and banks on interest	44,231 71
Gross premiums in course of collection on policies or renewals issued on or after Oct 1, 1912	
Accident	\$58,618 38
Health	31,234 22
Liability	126,261 47
Plate glass	2,634 90
Steam boiler	10,372 87
Burglary and theft	13,135 75
Sprinkler	4,199 03
Automobile and team property damage	2,396 59
Workmen's collective	1,029 66
Total	<u>249,882 67</u>
Cash in hands of resident managers and adjusters	4,200 00
Agents' ledger balance, debit, \$2,752 37, credit, \$820 52	1,931 85
The workmen's compensation reinsurance and inspection bureau fund	2,176 91
	<u>8,308 78</u>
Ledger assets as per balance	<u>2,897,802 96</u>

NONLEDGER ASSETS	
Interest due and accrued on—	
Mortgages	\$3,967 63
Bonds	10,412 21
	<u>\$14,379 84</u>
Gross assets	2,912,182 80
DEDUCT ASSETS NOT ADMITTED	
Cash in hands of resident managers and adjusters	4,200 00
Agents' ledger balances (debit)	2,752 37
Book value of ledger assets over market value (bonds, \$53,056 62, stocks, \$99,016 36)	152,072 98
Total	<u>159,025 35</u>
Total admitted assets	2,753,157 45

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Accident	\$38,853 00	\$27,158 00	\$66,011 00	\$7,334 00	\$73,345 00
Health	14,256 00	-	14,256 00	1,584 00	15,840 00
Plate glass	33 00	-	33 00	4 00	37 00
Steam boiler	77 00	450 00	527 00	58 00	585 00
Burglary and theft	4,873 00	738 00	5,611 00	624 00	6,235 00
Sprinkler	990 00	-	990 00	110 00	1,100 00
Automobile and team property damage	1,800 00	855 00	2,655 00	295 00	2,950 00
Workmen's collective	149 00	-	149 00	16 00	165 00
Total	<u>61,031 00</u>	<u>29,201 00</u>	<u>90,232 00</u>	<u>10,025 00</u>	<u>100,257 00</u>
Net unpaid claims, except liability claims				\$100,257 00	
Special reserve for unpaid liability losses				177,041 00	
Total unpaid claims and expenses of settlement					277,298 00
Unearned premiums at 50 per cent on risks running one year or less				742,422 98	
Unearned premiums, pro rata on risks running more than one year				125,296 31	
Total unearned premiums					867,719 29
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912					
Accident				14,870 02	
Health				8,103 85	
Liability				32,725 25	
Plate glass				660 51	
Steam boiler				2,541 30	
Burglary and theft				3,435 04	
Sprinkler				1,028 76	
Automobile property damage				587 17	
Workmen's collective				252 27	
				<u>64,210 77</u>	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				3,500 00	
State, county, and municipal taxes due or accrued				30,000 00	
Dividends declared and unpaid to stockholders				12,785 00	
Reinsurance				10,076 13	
Advance premiums (100 per cent)				716 02	
Additional special reserve for claims (including claims incurred 1912 reported in 1913)				100,000 00	
Contingency fund				74,234 49	
Reserve for reinsurance in companies not admitted in New York				12,433 71	
The workmen's compensation reinsurance and inspection bureau fund				184 04	
				<u>186,252 24</u>	
Total amount of all liabilities except capital					1,453,157 45
Capital actually paid up in cash				500,000 00	
Surplus over all liabilities				800,000 00	
Surplus as regards policyholders					1,300,000 00
Total liabilities					2,753,157 45

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Steam boiler
In force Dec 31 1911	\$484,422 96	\$196,011 75	\$799,546 36	.. .. .	\$79,433 57
Written or renewed during the year.	668,177 90	294,642 02	1,455,385 77	\$6,211 43	68,195 94
Total	1,152,600 86	490,653 77	2,254,932 13	6,211 43	147,629 51
Deduct expirations and cancellations	683,151 39	299,682 14	1,409,411 74	1,249 40	62,275 55
Balance	469,449 47	190,971 63	845,520 39	4,962 03	85,353 96
Deduct reinsured policies	8,678 16	2,898 89	904 13	20 47	278 63
Net in force Dec 31, 1912	460,771 31	188,072 74	844,616 26	4,941 56	85,075 33

	Burglary and theft	Automobile and team property damage	Sprinkler	Workmen's Collective
In force Dec 31, 1911.	\$87,505 45	\$10,736 32	\$26,978 48	\$4,422 58
Written or renewed during the year	96,112 63	28,298 82	44,543 37	8,271 90
Total	183,618 08	39,034 74	71,521 85	12,694 48
Deduct expirations and cancellations	86,587 50	19,597 98	38,716 78	9,577 69
Balance	97,030 58	19,436 76	32,805 07	3,116 79
Deduct reinsured policies.	6,670 32	- - - -	4,379 44	- - - -
Net in force Dec 31, 1912	90,360 26	19,436 76	28,425 63	3,116 79

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$9,734 87	\$2,015 58
Health	4,381 20	1,999 03
Liability	488 00	696 88
Steam boiler	171 80	- - - -
Burglary and theft	83 63	29 73
Automobile property damage	53 61	18 25
Total	14,913 11	4,759 47

UNITED STATES FIDELITY & GUARANTY CO, BALTIMORE, MD

[Located at United States Fidelity & Guaranty Building, Baltimore, Md. Incorporated, 1896, commenced business, 1896 John R. Bland, president, George R. Callis, secretary.]

CAPITAL

Capital stock paid up in cash. \$2,000,000 00
Amount of ledger assets Dec 31, of previous year. \$7,018,954 86

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$163,141 94	\$11,538 62	\$5,495 74	\$22,173 98	\$39,208 34	\$123,933 60
Health	63,608 92	3,604 57	2,744 08	9,962 01	16,310 66	47,298 26
Liability	1,657,509 96	2,488 29	143,227 05	248,545 04	394,260 98	1,263,248 98
Fidelity and surety	4,163,766 92	207,527 46	294,119 40	156,388 33	658,035 19	3,505,731 73
Plate glass	120,785 83	64 70	3,962 27	18,960 44	22,987 41	97,798 42
Steam boiler	26,552 77	10,903 42	1,688 40	4,858 42	17,400 24	9,152 53
Burglary and theft	338,082 55	22,935 27	13,848 63	35,672 54	72,456 44	265,626 11
Flywheel	3,478 23	1,030 99	325 08	1,423 37	2,779 44	698 79
Automobile property damage	153,201 93	662 01	18,726 05	24,579 20	43,967 26	109,234 67
Workmen's collective	26,413 90	- - - -	732 02	3,645 47	4,377 49	22,036 41
Total	6,716,542 95	260,755 33	494,818 72	526,209 40	1,271,783 45	5,444,759 50

Total net premiums	\$5,444,759 50
Inspections	385 79
Interest on—	
Mortgage loans	\$162 50
Collateral loans	1,675 15
Bonds and dividends on stocks	183,010 25
Deposits	7,265 06
Premium deposits	7,171 18
Rents	61,515 41
Total interest and rents	256,800 15
Munich Reinsurance Co., reserve account	2,195 28
Agents' balances previously charged off	1,199 56
Profit on sale or maturity of ledger assets (bonds and stocks)	6,941 84
Total income	5,712,283 12
Sum	12,731,237 98

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident	\$64,019 51	\$1,302 29	---	\$1,302 29	\$62,717 22
Health	21,388 85	1,991 57	\$12 50	2,004 07	19,384 78
Liability	489,571 25	50 00	3,378 95	3,428 95	486,142 30
Fidelity and surety	1,512,172 12	15,937 61	435,945 06	451,882 67	1,060,289 45
Plate glass	29,035 19	---	330 27	330 27	28,705 22
Steam boiler	182 40	---	---	---	182 40
Burglary and theft	78,814 91	5,628 40	1,358 17	6,986 57	71,828 34
Automobile property damage	36,621 82	---	2,647 35	2,647 35	33,974 47
Workmen's collective	9,423 32	---	12 15	12 15	9,411 17
Total	2,241,229 07	24,969 87	443,684 45	468,594 32	1,772,635 35

Investigation and adjustment of claims	\$174,792 22
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,125,483 72
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	402,680 96
Salaries, traveling and all other expenses of agents not paid by commissions	695,470 81
Medical examiners' fees and salaries	2,119 05
Inspections (other than medical and claim)	24,364 86
Rents	114,972 86
Repairs and expenses (other than taxes) on real estate	20,637 43
Taxes on real estate	12,162 20
State taxes on premiums	87,081 06
Insurance department licenses and fees	22,390 93
All other licenses, fees, and taxes	32,478 20
Legal expenses	45,013 74
Advertising	66,864 28
Printing and stationery	73,470 87
Postage, telegraph, telephone, and express	102,043 77
Furniture and fixtures	25,361 19
Stockholders for interest or dividends	200,000 00
Department guaranteed attorneys, net	\$3,972 63
Interest	830 96
Home office traveling expenses	9,726 40
Associations and bureaus	4,239 42
General miscellaneous expenses	24,139 49
Agents' balances charged off	41,908 90
Loss on sale or maturity of ledger assets (real estate, stocks, and bonds)	10,146 67
Decrease in book value of ledger assets (stocks)	4,511 45
Decrease in book value of ledger assets (stocks)	2,459 15
Total disbursements	5,059,069 67
Balance	7,672,168 31

LEDGER ASSETS

Book value of real estate	681,392 87
Mortgage loans on real estate, first liens	3,500 00
Loans secured by pledge of bonds, stocks, or other collaterals	40,249 00
Book value of bonds and stocks	4,953,949 23
Cash in office	1,988 80
Deposits in trust companies and banks not on interest	141,036 73
Deposits in trust companies and banks on interest	660,694 59

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident	\$19,551 09	\$2,631 04	
Health	13,089 92	359 70	
Liability	238,728 33	34,054 15	
Fidelity and surety	512,894 32	92,601 66	
Plate glass	19,416 46	1,060 56	
Steam boiler	4,548 38	234 50	
Burglary and theft	41,541 09	1,407 14	
Flywheel	190 51		
Automobile property damage	12,083 24	3,188 24	
Workmen's collective	8,464 22		
Total	870,507 56	135,536 99	\$1,006,044 55
Due by United States Government under contract		6,276 99	
Accounts with suspended banks		70,224 84	
Advance secured		48,146 75	
Due for subscriptions, department guaranteed attorneys		57,238 42	
Workmen's compensation, reinsurance, and inspection bureau		1,425 74	
			183,312 74
Ledger assets as per balance			7,672,168 31
NONLEDGER ASSETS			
Interest due and accrued on—			
Mortgages		77 08	
Bonds		58,296 33	
Collateral loans		119 04	
Other assets (bank balances, estimated)		350 00	
Rents due and accrued		174 67	
			59,017 12
Gross assets			7,731,185 43
DEDUCT ASSETS NOT ADMITTED			
Premiums in course of collection written prior to Oct 1, 1912		135,536 99	
Guaranteed attorney subscriptions, written prior to Oct 1, 1912		6,286 60	
Book value of ledger assets over market value (bonds and stocks)		249,711 73	
Total			391,535 32
Total admitted assets			7,339,650 11

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Net unpaid claims except liability claims	Estimated expense of investigation and adjust- ment of un- paid claims	Total
Accident	\$20,072 00	---	\$20,072 00	---	\$20,072 00
Health	4,970 00	---	4,970 00	---	4,970 00
Fidelity and surety	439,280 73	\$449,162 08	888,442 81	\$50,000 00	938,442 81
Plate glass	1,831 63	---	1,831 63	---	1,831 63
Steam boiler	850 00	---	850 00	---	850 00
Burglary and theft	11,456 65	899 00	12,355 65	---	12,355 65
Automobile property damage	9,179 00	1,107 00	10,286 00	---	10,286 00
Workmen's collective	6,006 00	---	6,006 00	---	6,006 00
Total	493,646 01	451,168 08	944,814 09	50,000 00	994,814 09

Net unpaid claims, except liability claims \$994,814 09
Special reserve for unpaid liability losses 105,188 00

Total unpaid claims and expenses of settlement \$1,100,002 09
Unearned premiums at 75 per cent on excise risks written in New York State 45,532 42
Unearned premiums at 50 per cent on risks running one year or less 2,441,990 43
Unearned premiums, pro rata on risks running more than one year 284,308 49

Total unearned premiums 2,721,897 84

Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912

Accident	\$6,393 21	
Health	4,037 14	
Liability	48,223 12	
Fidelity and surety	108,220 70	
Plate glass	5,824 94	
Steam boiler	909 68	
Burglary and theft	10,529 78	
Flywheel	38 10	
Automobile property damage	2,174 78	
Workmen's collective	1,438 92	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		\$187,850 37
State, county, and municipal taxes due or accrued		10,000 00
Return premiums		92,840 41
Reinsurance		10,523 81
Munich Reinsurance Co. reserve account		27,067 43
		24,091 65
Total amount of all liabilities except capital		4,174,273 10
Capital actually paid up in cash	2,000,000 00	
Surplus over all liabilities	1,165,377 01	
Surplus as regards policyholders		3,165,377 01
Total liabilities		7,339,650 11

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Flywheel
In force Dec 31, 1911 ..	\$82,015 39	\$34,008 06	\$736,883 86	\$57,783 65	\$2,178 01
Written or renewed during the year ..	103,141 94	63,608 92	1,657,509 96	120,785 83	3,478 23
Total ..	245,157 33	97,616 98	2,394,493 82	178,569 48	5,656 24
Deduct expirations and cancellations ..	120,438 87	48,346 53	1,313,252 95	84,198 83	2,412 30
Balance ..	124,718 46	49,270 45	1,081,240 87	94,370 65	3,243 94
Deduct reinsured policies ..	3,586 34	783 59	17 50		3,243 94
Net in force Dec 31, 1912	121,132 12	48,486 86	1,081,223 37	94,370 65	

	Fidelity and surety	Steam boiler	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911 ..	\$3,582,087 66	\$18,551 67	\$373,407 99	\$72,539 61	\$6,674 07
Written or renewed during the year ..	4,163,766 92	26,552 77	338,082 55	153,201 93	26,413 90
Total ..	7,745,854 58	45,104 44	711,490 54	225,741 54	33,087 97
Deduct expirations and cancellations ..	4,061,609 70	11,371 23	315,057 05	99,721 40	8,827 71
Balance ..	3,684,244 88	33,733 21	396,433 49	126,017 14	
Deduct reinsured policies ..	148,205 78	33,733 21	20,274 93	1,651 65	
Net in force Dec 31, 1912	3,536,039 10		376,158 56	124,365 49	24,260 26
Amount at risk Dec 31, 1912.	850,768,750 52				

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident ..	\$804 00	
Health ..	152 25	\$41 07
Liability ..	8,905 33	701 34
Plate glass ..	74 72	
Burglary and theft ..	694 52	75 50
Automobile property damage ..	1,362 92	41 88
Total	11,993 74	859 79

UNITED STATES HEALTH & ACCIDENT INSURANCE CO , SAGINAW, MICH.

[Located at No 130 North Washington Avenue, Saginaw, Mich Incorporated, 1900, commenced business,
1901 J B Pitcher, president, J M Pitcher, secretary]

CAPITAL

Capital stock paid up in cash \$300,000 00
Amount of ledger assets Dec 31 of previous year \$945,569.97

INCOME

	Gross premiums written and renewed during the year	Deduct--			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$707,292 59	\$2,617 29	\$2,705 20	\$59,449 58	\$64,772 07	\$642,520 52
Health	431,055 24	304 02	2,125 52	46,710 39	49,199 93	382,455 31
Total	1,138,947 83	2,981 31	4,830 72	106,159 97	113,972 00	1,024,975 83

Total net premiums.	\$1,024,975 83
Policy fees required or represented by applications	109,297 00
Interest on--	
Mortgage loans	\$570 83
Collateral loans	300 00
Bonds	37,324 27
From other sources	1,674 68
Total interest.	39,869 78
Fees for changing and issuing policies	129 86
Agents' balances previously charged off	353 37
Profit on sale or maturity of ledger assets (bonds)	7,357 93
Increase in book value of ledger assets (bonds)	270 00
Total income	1,182,253 77
Sum	2,127,823 74

DISBURSEMENTS

Net amount paid policyholders for losses	
Accident	\$290,737 50
Health	178,464 59
Total	469,202 09
Investigation and adjustment of claims.	3,697 26
Policy fees retained by agents	109,297 00
Commissions or brokerage to agents (less amount received on return premiums and re-insurances)	255,093 22
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees	95,706 49
Salaries, traveling and all other expenses of agents not paid by commissions	57,460 45
Medical examiners' fees and salaries	2,728 97
Inspections (other than medical and claim)	420 75
Rents	22,754 48
Repairs and expenses (other than taxes) on real estate, leased for home office	549 76
State taxes on premiums	17,668 43
Insurance department licenses and fees	5,825 30
All other licenses, fees, and taxes	1,356 39
Legal expenses	728 19
Advertising	4,895 35
Printing and stationery	9,287 28
Postage, telegraph, telephone, and express	12,738 75
Furniture and fixtures	3,361 92
Stockholders for interest or dividends	36,000 00
Premiums on fidelity bonds of agents, collectors, and employees	\$2,250 49
Subscriptions to insurance periodicals and associations	1,565 15
Janitor, supplies, repairs, and insurance on furniture and fixtures	891 74
Office supplies for home office	945 83
Agents' balances charged off	5,653 21
Loss on sale or maturity of ledger assets (bonds)	1,222 07
Decrease in book value of ledger assets (bonds)	273 02
Total disbursements	1,123,383 05
Balance	1,004,440 69

LEDGER ASSETS

Book value of bonds	\$782,728 48
Cash in office	8,052 18
Deposits in trust companies and banks not on interest	40,151 19
Deposits in trust companies and banks on interest	82,990 58
Gross premiums in course of collection on policies or renewals issued on or after Oct 1, 1912	
Accident	\$51,490 23
Health	39,028 03
Total	90,518 26
Ledger assets as per balance	1,004,440 69

NONLEDGER ASSETS

Interest due and accrued on bonds	14,806 64
Market value of bonds over book value	7,738 71
Total admitted assets	1,026,986 04

LIABILITIES

Losses and claims	Ad-justed	Reported or in process of adjust-ment	Resisted	Total	Deduct rein-surance	Net unpaid claims except liability claims	Esti-mated expense of inves-tigation and ad-justment of unpaid claims	Total
Accident	\$2,324 25	\$39,850 87	\$5,500 00	\$47,675 12	\$311 79	\$47,363 33	\$1,620 00	\$48,983 33
Health	38,078 00	450 00	38,528 00	38,528 00	8 93	38,519 07	125 00	38,644 07
Total	2,324 25	77,928 87	5,950 00	86,203 12	320 72	85,882 40	1,745 00	87,627 40
Total unpaid claims and expenses of settlement								
Unearned premiums at 50 per cent on risks running one year or less						\$207,956 01		\$87,627 40
Unearned premiums, pro rata on risks running more than one year						103,978 00		
Total unearned premiums								103,978 00
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912								
Accident						19,533 85		
Health						15,348 02		
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued								34,881 87
State, county, and municipal taxes due or accrued								4,716 62
Reinsurance								20,431 70
Advance premiums (100 per cent)								275 64
Total amount of all liabilities except capital								30,074 81
Capital actually paid up in cash						300,000 00		
Surplus over all liabilities						445,000 00		
Surplus as regards policyholders								281,986 04
Total liabilities								745,000 00
								1,026,986 04

EXHIBIT OF PREMIUMS

	Accident	Health
In force Dec 31, 1911	\$167,296 41	\$48,063 45
Written or renewed during the year	707,292 59	431,655 24
Total	874,589 00	479,718 69
Deduct expirations and cancellations	705,512 82	437,311 01
Balance	169,076 18	42,407 08
Deduct reinsured policies	3,096 85	430 40
Net in force Dec 31, 1912	165,979 33	41,976 68

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

Accident and health	
Gross premiums less return premiums on risks written or renewed during the year	\$4,176 40
Gross losses paid	2,179 47

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LTD), OF GREAT BRITAIN AND IRELAND

[United States home office located at No 333 Broad Street, Boston, Mass Incorporated, 1880, commenced business in United States, 1881 Samuel Appleton, United States manager]

DEPOSIT CAPITAL.

Deposit capital..... \$250,000 00
Amount of ledger assets Dec 31 of previous year \$5,996,519 54

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled.	Premiums on policies not taken		
Accident	\$319,372 81	\$352 00	\$21,980 20	\$21,755 21	\$44,087 41	\$275,285 40
Health	101,587 96	35 00	9,947 76	10,452 45	20,435 21	81,152 75
Liability	6,427,843 84	53 55	775,767 61	231,288 25	1,007,109 41	5,420,734 43
Fidelity	91,740 80	387 50	18,947 10	4,717 18	24,051 78	67,689 02
Plate glass	19,135 83		1,207 45	1,625 79	2,833 24	16,302 59
Steam boiler	19,732 30		1,371 93	1,331 25	2,703 18	17,029 12
Burglary and theft	130,210 82	177 00	9,689 04	8,997 13	18,803 17	111,347 65
Automobile property damage	514,112 61		85,527 66	42,007 73	127,535 39	386,577 22
Workmen's collective	95,943 18		21,562 30	3,743 10	25,305 40	70,637 78
Total	7,719,680 15	1,005 05	946,001 05	325,918 09	1,272,924 19	6,446,755 96

Total net premiums.. . . .	\$6,446,755 96
Interest on—	
Deposits in trust companies	\$158 51
Bonds	198,534 26
From other sources	1,625 50
Total interest	200,318 27
Agents' balances previously charged off.	107 99
Increase in book value of ledger assets (bonds)	1,387 50
Total income	6,648,569 72
Sum	12,645,089 26

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policyholders for losses
		Reinsurance	Salvage		
Accident	\$174,800 81	\$3 21		\$3 21	\$174,797 60
Health	37,617 90				37,617 90
Liability	1,974,508 28				1,974,508 28
Fidelity	54,752 15		\$6,965 56	6,965 56	47,786 59
Plate glass	1,113 77				1,113 77
Steam boiler	344 47				344 47
Burglary and theft	39,677 29				39,677 29
Automobile property damage	113,788 14				113,788 14
Workmen's collective	30,296 87				30,296 87
Total	2,426,899 68	3 21	6,965 56	6,968 77	2,419,930 91

Investigation and adjustment of claims	\$494,930 23
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).	1,490,555 86
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.	113,480 35
Salaries, traveling and all other expenses of agents not paid by commissions.	46,448 97
Medical examiners' fees and salaries.	178 00
Inspections (other than medical and claims)	72,284 98
Rents	14,090 67
State taxes on premiums	94,542 78
Insurance department licenses and fees	9,732 44
All other licenses, fees, and taxes	8,763 62
Legal expenses.	8,035 74
Advertising	15,441 14

Printing, stationery, and supplies	\$42,006 90
Postage, telegraph, telephones, and express	23,970 31
Furniture and fixtures	4,320 76
Remitted to home office	217,407 31
Other disbursements	
Investment expenses	\$581 17
Miscellaneous expenses	15,781 11
Profit and loss investment account	12,750 00
Agents' balances charged off	29,112 28
Decrease in book value of ledger assets (bonds)	294 32
	46,222 55
Total disbursements	5,151,810 12
Balance	7,493,279 14

LEDGER ASSETS

Book value of bonds	5,819,922 50
Cash in office	689 90
Deposits in trust companies and banks not on interest	2,610 10
Deposits in trust companies and banks on interest	280 34
Cash deposited with trustees with Kidder, Peabody & Co	37,182 32

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident	\$54,949 17	\$4,313 35	
Health	13,737 29	1,028 11	
Liability	1,330,991 13	95,757 61	
Fidelity	7,631 83	159 89	
Plate glass	3,052 73	303 47	
Steam boiler	4,579 10	75 00	
Burglary and theft	21,309 12	493 30	
Automobile property damage	65,633 74	1,653 97	
Workmen's collective	24,421 86	2,443 31	
Total	1,526,365 97	106,228 01	1,632,593 98
Ledger assets as per balance.			7,493,279 14

NONLEDGER ASSETS

Interest due and accrued on bonds	78,480 79
Gross assets	7,571,759 93

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	106,228 01
Total admitted assets	7,465,531 92

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total.
Accident	\$347 15	\$220 35	\$567 50	\$567 50	\$29 85	\$597 35
Health	70 30		70 30	70 30	3 70	74 00
Fidelity	66 45		66 45	66 45	17 00	83 45
Plate glass	3 75		3 75	3 75	20	3 95
Burglary and theft	68 45		68 45	68 45	3 60	72 05
Automobile property damage	253 30	10 00	263 30	263 30	13 85	277 15
Workmen's collective	83 15		83 15	83 15	4 35	87 50
Total	892 55	230 35	1,122 90	1,122 90	72 55	1,195 45

Net unpaid claims, except liability claims	\$1,195 45
Special reserve for unpaid liability losses	17,327 66

Total unpaid claims and expenses of settlement	\$1,852,311 00
Unearned premiums at 50 per cent on risks running one year or less	2,558,366 37
Unearned premiums, pro rata on risks running more than one year	285,115 22
Total unearned premiums	2,843,481 59

Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912

Accident	\$21,448 82	
Health	5,515 43	
Liability	333,973 23	
Fidelity	2,120 08	
Plate glass	1,336 92	
Steam boiler	1,310 66	
Burglary and theft	8,521 09	
Automobile property damage	19,419 45	
Workmen's collective	6,550 42	
		\$400,196 10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	50,000 00	
State, county, and municipal taxes due or accrued	75,000 00	
Total amount of all liabilities except deposit capital		5,220,988 09
Deposit capital	250,000 00	
Surplus over all liabilities	1,994,543 23	
Surplus as regards policy holders		2,244,543 23
Total liabilities		7,465,531 92

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Fidelity
In force Dec 31, 1911	\$257,642 52	\$77,706 08	\$3,448,919 74		\$81,281 02
Written or renewed during the year	319,372 81	101,587 96	6,427,843 84	\$19,135 83	91,740 80
Total	577,015 33	179,294 64	9,876,763 58	19,135 83	173,022 42
Deduct expirations and cancellations	310,504 39	107,955 99	5,254,273 57	3,053 85	105,837 36
Balance	266,510 94	71,338 65	4,622,490 01	16,081 98	67,185 06
Deduct reinsured policies	366 00	35 00	1,142 48		387 50
Net in force Dec 31, 1912	266,144 94	71,303 65	4,621,347 53	16,081 98	66,797 56
Amount at risk Dec 31, 1912					20,280,725 00

	Steam boiler	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911	\$32,022 11	\$143,079 81	\$351,199 91	\$40,304 63
Written or renewed during the year	19,732 30	130,210 82	514,112 61	95,943 18
Total	51,754 41	273,290 63	865,312 52	136,307 81
Deduct expirations and cancellations	10,970 27	109,373 51	474,529 36	106,513 62
Balance	40,784 14	163,917 12	390,783 16	29,794 19
Deduct reinsured policies		1,535 13		
Net in force Dec 31, 1912	40,784 14	162,381 99	390,783 16	29,794 19

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$1,186 55	\$119 42
Health	434 02	66 78
Liability	17,500 00	10,194 37
Burglary and theft	1,112 47	24 50
Automobile property damage	2,924 28	409 18
Total	23,157 32	10,814 25

UNITED STATES BRANCH OF THE FRANKFORT GENERAL INSURANCE CO OF FRANKFORT ON THE MAIN, GERMANY

[United States home office located at No 123 William Street, New York, N Y Incorporated, 1865,
 commenced business in United States, 1896 United States manager and attorney, C H Franklin]

DEPOSIT CAPITAL

Deposit capital... \$250,000 00
 Amount of ledger assets Dec 31 of previous year \$1,535,852 32

INCOME

	Gross premi- ums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$160,048 43	\$11,385 73	\$1,264 87	\$29,175 33	\$41,825 93	\$118,222 50
Liability	1,204,902 75	1,986 93	61,239 06	134,836 10	198,062 09	1,006,840 66
Burglary and theft	45,305 77	8,297 58	2,160 84	7,651 78	18,110 20	27,195 57
Automobile property damage and teams	14,300 26	—	754 04	1,186 10	1,940 14	12,360 12
Workmen's collective	45,906 11	—	931 95	1,712 00	2,643 95	43,262 16
Total	1,470,463 32	21,670 24	66,350 76	174,561 31	262,582 31	1,207,881 01
Total net premiums						\$1,207,881 01
Policy fees required or represented by applications						21,426 04
Interest on bonds					\$47,827 31	
Interest from other sources					1,070 18	
Total interest						48,897 49
Remittance from home office						10,000 00
Total income						1,288,204 54
Sum						2,824,056 86

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident and health	\$49,959 91	\$2,556 56	—	\$2,556 56	\$47,403 35
Liability	570,104 71	—	—	—	570,104 71
Burglary and theft	15,603 06	2,229 40	\$113 00	2,342 40	13,260 66
Automobile property damage and teams	2,197 64	—	—	—	2,197 64
Workmen's collective	21,561 77	—	—	—	21,561 77
Total	659,427 09	4,785 96	113 00	4,898 96	654,528 13
Investigation and adjustment of claims					\$107,572 96
Policy fees retained by agents					21,426 04
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)					295,948 90
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees					54,737 41
Salaries, traveling and all other expenses of agents not paid by commissions					36,137 90
Inspections (other than medical and claim)					17,087 14
Rents					9,276 94
State taxes on premiums					19,572 11
Insurance department licenses and fees					6,387 57
Personal property tax, \$589 98, municipal expenses, \$1,377 53					1,967 51
Legal expenses					136 56
Advertising					6,415 50
Printing and stationery					13,210 31
Postage, telegraph, telephone, and express					6,517 56
Furniture and fixtures					2,630 04
Remittance to home office				\$11,497 03	
Miscellaneous expenses				6,985 37	
Workmen's compensation reinsurance and inspection bureau				2,057 41	
					20,539 81
Decrease in book value of ledger assets (bonds)					834 51
Total disbursements					1,275,197 20
Balance					1,548,859 66

LEDGER ASSETS

Book value of bonds.....			\$1,270,932 88
Cash in office.....			1,630 00
Deposits in trust companies and banks not on interest.....			10,661 18
Deposits in trust companies and banks on interest.....			48,987 29
	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1 1912	
Gross premiums in course of collection			
Accident and health.....	\$11,238 48	\$809 24	
Liability.....	176,199 39	12,755 60	
Burglary and theft.....	3,999 17	320 12	
Automobile property damage and teams.....	1,840 17	----	
Workmen's collective.....	8,733 05	33 12	
Total.....	202,010 26	13,918 08	
Cash in hands of trustees.....			215,928 34
			1,619 97
Ledger assets as per balance.....			1,548,859 66

NONLEDGER ASSETS

Interest due and accrued on—		
Bonds	\$13,857 08	
Other assets (bank deposits)	111 85	
		13,968 93
Equity in assessments paid workmen's compensation reinsurance and inspection bureau		1,853 96
Gross assets		1,564,682 55

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oct 1, 1912	\$13,918 08	
Book value of ledger assets over market value (bonds)	70,507 88	
Total		84,425 96
Total admitted assets		1,480,256 59

LIABILITIES

[illegible]

EXHIBIT OF PREMIUMS

	Accident	Liability	Burglary and theft	Automobile property damage	Workmen's collective
In force Dec 31, 1911 . . .	\$59,544 60	\$765,347 54	\$45,830 34	. . . . .	\$30,301 80
Written or renewed during the year	160,043 43	1,204,902 75	45,305 77	\$14,300 26	45,906 11
Total	219,593 03	1,970,250 29	91,136 11	14,300 26	76,207 91
Deduct expirations and cancellations	157,831 00	1,197,642 84	43,308 98	2,555 27	52,232 31
Balance	61,762 03	772,607 45	42,827 13	11,744 99	...
Deduct reinsured policies	10,654 45	1,554 47	8,297 58	...	...
Net in force Dec 31, 1912 .	51,107 58	771,052 98	34,529 55	11,744 99	23,975 60

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident and health	\$2,173 60	\$468 40
Liability	3,351 64	682 25
Burglary and theft	177 14	...
Automobile property damage and teams . .	398 95	99 45
Total	6,104 33	1,250 10

UNITED STATES BRANCH OF THE GENERAL ACCIDENT, FIRE & LIFE ASSURANCE CORPORATION (LTD), PERTH, SCOTLAND

[United States home office located at No 55 John Street, New York City, N. Y. Incorporated, 1891, commenced business in United States, 1891 John A. Kelly and C. Norrie Miller, United States managers]

DEPOSIT CAPITAL

Deposit capital \$250,000 00
Amount of ledger assets Dec 31 of previous year \$2,880,544 89

INCOME

	Gross premiums written and renewed during the year	Deduct—			Total deductions	Net premiums
		Reinsurance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$1,265,233 66	\$30,624 40	\$19,711 88	\$177,406 93	\$227,743 21	\$1,037,490 45
Health	412,105 77	6,992 69	7,129 63	64,186 75	78,289 07	333,816 70
Liability	2,333,610 38	26,584 89	180,615 49	409,149 86	616,350 24	1,717,269 14
Burglary and theft	189,058 00	10,604 86	4,456 56	40,100 05	55,170 47	133,887 53
Automobile property damage	386,670 87	...	42,631 09	89,413 53	132,044 62	254,626 25
Total	4,586,687 68	74,806 84	254,544 65	780,246 12	1,109,597 61	3,477,090 07

Total net premiums \$3,477,090 07
Policy fees required or represented by applications 116,517 00

Interest on—

Mortgage loans \$569 02
Bonds and dividends on stocks 71,882 11
From other sources 176 56
Rents 10,774 96

Total interest and rents 83,402 65

Received from home office	\$51,798 43
Bonus on mortgage renewal	16 04
Profit on sale or maturity of ledger assets (bonds)	1,614 32
Total income	3,730,438 51
Sum	6,610,983 40

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy-holders for losses
		Reinsurance	Salvage		
Accident	\$452,081 73	\$21,937 77	.....	\$21,937 77	\$430,143 96
Health	174,891 08	4,486 84	.....	4,486 84	170,404 24
Liability	660,955 10	.....	.....	.....	660,955 10
Burglary and theft	76,809 76	2,916 30	\$599 11	3,515 41	73,294 35
Automobile property damage	116,935 97	.....	5 00	5 00	116,930 97
Total	1,481,673 64	29,340 91	604 11	29,945 02	1,451,728 62
Investigation and adjustment of claims					\$269,261 97
Policy fees retained by agents					116,517 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)					1,021,129 51
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees					210,198 01
Salaries, traveling and all other expenses of agents not paid by commissions					84,041 20
Medical examiners' fees and salaries					14,279 52
Inspections (other than medical and claim)					30,713 67
Rents					33,310 08
Repairs and expenses (other than taxes) on real estate					10,767 06
State taxes on premiums					56,749 24
Insurance department licenses and fees					9,826 61
All other licenses, fees, and taxes					5,380 42
Legal expenses					8,719 06
Advertising					9,000 98
Printing and stationery					44,493 50
Postage, telegraph, telephone, and express					19,392 08
Furniture and fixtures					10,932 95
Paid to home office				\$130,957 20	
Old check canceled				1 00	
Miscellaneous				51,318 47	
					182,276 67
Loss on sale or maturity of ledger assets (bonds)					643 83
Total disbursements					3,539,367 98
Balance					3,021,615 42

LEDGER ASSETS

Book value of real estate	213,160 58
Mortgage loans on real estate, first liens	19,000 00
Book value of bonds and stocks	1,745,865 87
Cash in office	11,070 15
Deposits in trust companies and banks not on interest	64,010 38
Deposits in trust companies and banks on interest	122,112 83

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection:			
Accident	\$104,127 51	\$14,157 64	
Health	34,709 16	3,539 41	
Liability	563,932 49	46,422 72	
Burglary and theft	39,506 30	7,694 37	
Automobile property damage	66,080 37	5,129 58	
Total	808,355 83	76,943 72	885,299 55
Accounts receivable		32,699 55	
Weekly department		3,477 04	
			36,176 59
Ledger assets as per balance			3,021,615 42

NONLEDGER ASSETS

Interest due and accrued on—		
Mortgages	\$616 21	
Bonds	21,086 94	
		21,703 15
Gross assets		3,043,318 57

DEDUCT ASSETS NOT ADMITTED

Accounts receivable	\$32,699 55
Premiums in course of collection written prior to Oct 1, 1912	76,943 72
Book value of ledger assets over market value (real estate, \$33,160 58, bonds, \$74,576 72, stocks, \$20,394 15).....	128,131 45
Total	\$237,774 72
Total admitted assets.....	2,805,543 85

LIABILITIES

Losses and claims	Reported or in process of adjustment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Accident ..	\$71,474 44	\$18,638 00	\$90,112 44	\$7,988 32	\$82,124 12	\$2,583 72	\$84,707 84
Health	30,895 40	8,429 00	39,324 40	900 00	38,424 40	1,162 55	39,586 95
Burglary and theft.....	9,981 28	5,855 00	15,836 28	1,600 00	14,236 28	900 00	15,136 28
Automobile property damage	31,388 17	3,950 00	35,338 17	..	35,338 17	750 00	36,088 17
Total	143,739 29	36,872 00	180,611 29	10,488 32	170,122 97	5,396 27	175,519 24
Net unpaid claims except liability claims					\$175,519 24		
Special reserve for unpaid liability losses					425,850 00		
Total unpaid claims and expenses of settlement							\$601,369 24
Unearned premiums at 50 per cent on risks running 1 year or less					1,169,578 52		
Unearned premiums, pro rata, on risks running more than 1 year					86,976 07		
Total unearned premiums							1,256,554 59
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912							
Accident					\$34,709 17		
Health					11,569 72		
Liability					187,977 49		
Burglary and theft					13,163 78		
Automobile property damage					22,026 79		
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued							269,451 93
State, county, and municipal taxes due or accrued							10,000 00
Advance premiums (100 per cent).....							69,541 80
Total amount of all liabilities except deposit capital							16,546 70
Deposit capital.....					250,000 00		2,223,464 26
Surplus over all liabilities					332,079 59		
Surplus as regards policyholders							582,079 59
Total liabilities.....							2,805,543 85

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Burglary and theft	Automobile property damage
In force Dec 31, 1911	\$452,847 50	\$151,348 43	\$1,068,967 27	\$204,513 53	\$365,743 10
Written or renewed during the year	1,265,233 66	412,105 77	2,333,619 38	189,058 00	386,670 87
Total	1,718,081 16	563,454 20	3,402,586 65	393,571 53	752,413 97
Deduct expirations and cancellations.....	1,301,474 64	428,006 46	1,873,871 44	217,222 08	496,488 31
Balance.....	416,606 52	135,447 74	1,528,715 21	176,349 45	255,925 66
Deduct reinsured policies	18,260 03	6,051 03	4,007 42	9,690 40	..
Net in force Dec 31, 1912 ..	398,346 49	129,396 71	1,524,707 79	166,659 05	255,925 66

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross pre- miums less return pre- miums on risks written or renewed during the year	Gross losses paid
Accident.	\$3,383 94	\$992 72
Health	1,161 29	569 48
Liability	10,377 57	3,767 58
Burglary and theft.	440 76	
Automobile property damage	8,096 58	2,178 10
Total	23,460 14	7,507 88

**UNITED STATES BRANCH OF THE OCEAN ACCIDENT & GUARANTEE
CORPORATION (LTD), LONDON, ENGLAND**

[United States home office located at No 59 John Street, New York City, N Y Incorporated, 1871, com-
menced business in United States, 1895 Oscar Ising, general manager for the United States]

DEPOSIT CAPITAL

Deposit capital .. \$250,000 00
Amount of ledger assets Dec 31 of previous year .. \$4,723,551 81

INCOME

	Gross premi- ums written and renewed during the year	Deduct—			Total deductions	Net premiums.
		Reinsur- ance	Return premiums on policies canceled	Premiums on policies not taken		
Accident	\$464,583 90	\$47,230 95	\$13,204 39	\$74,909 57	\$135,434 91	\$329,148 99
Health	140,112 27	2,544 51	5,696 37	30,419 57	38,660 45	101,451 82
Liability	3,275,946 57	51,544 41	287,148 40	440,960 43	779,653 24	2,496,293 33
Fidelity	43,364 94	1,857 89	2,532 65	1,743 03	6,133 57	37,231 37
Plate glass.	109,262 27		3,946 33	19,028 84	22,975 17	86,287 10
Steam boiler.	112,583 37	7,752 18	9,753 60	21,204 58	38,710 36	73,873 01
Burglary and theft	304,803 15	51,299 05	17,293 36	55,977 38	124,569 79	180,233 36
Credit	519,388 67	1,250 00	6,233 75		7,483 75	511,904 92
Automobile and teams prop- erty damage	263,823 81		29,083 16	49,918 00	79,001 16	184,222 65
Workmen's collective.	37,216 52		2,241 54	2,722 52	4,964 06	32,252 46
Total.	5,271,085 47	163,478 99	377,823 55	696,883 92	1,238,186 46	4,032,899 01

Total net premiums. \$4,032,899 01

Interest on—

Mortgage loans. \$9,000 00
Deposits in trust companies and banks 3,464 51
Bonds 154,908 17
From other sources (notes received for premiums) 1,697 05

Total interest and rents 169,069 73

Profit on sale or maturity of ledger assets (bonds) 2,262 91

Total income. 4,204,231 65

Sum. 8,927,783 46

DISBURSEMENTS

	Gross amount paid for losses	Deduct—		Total deductions	Net amount paid policy- holders for losses
		Reinsurance	Salvage		
Accident. . .	\$207,141 54	\$56,391 74	. . . .	\$56,391 74	\$150,749 80
Health. . . .	52,635 26	2,453 47	. . . .	2,453 47	50,181 79
Liability. . . .	1,255,334 78	303 45	. . . .	303 45	1,255,031 33
Fidelity. . . .	2,105 08	. . . .	\$253 86	253 86	1,851 22
Plate glass. . .	28,813 16	. . . .	29 13	29 13	28,784 03
Steam boiler. . .	3,034 57	1,654 76	. . . .	1,654 76	1,379 81
Burglary and theft. . .	76,794 89	22,223 23	1,093 39	23,316 62	53,478 27
Credit. . . .	430,351 72	. . . .	75,867 45	75,867 45	354,484 27
Automobile property damage.	70,939 55	. . . .	4,105 40	4,105 40	66,834 15
Workmen's collective. .	14,369 09	. . . .	. . . .	. . . .	14,369 09
Total.	2,141,519 64	83,026 65	81,349 23	164,375 88	1,977,143 76

Investigation and adjustment of claims.	\$295,294 10
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).	981,852 39
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.	201,463 47
Salaries, traveling and all other expenses of agents not paid by commissions.	126,333 99
Inspections (other than medical and claim).	58,093 56
Rents.	25,149 68
State taxes on premiums.	71,958 82
Insurance department licenses and fees.	5,732 66
All other licenses, fees, and taxes.	6,682 60
Legal expenses.	643 10
Advertising.	8,895 45
Printing and stationery.	14,721 23
Postage, telegraph, telephone, and express.	11,471 52
Furniture and fixtures.	8,943 33
Surety bonds, \$8 50, publication and subscription, \$249 85, auditor's fees, \$2,000.	\$2,258 35
Discount and exchange, \$834 10, mercantile agency, \$2,123, general expense, \$17,446 53.	20,403 63
Interest on investments and dividends to home office.	107,956 67
Loss on sale or maturity of ledger assets (bonds).	130,618 65
Total disbursements.	3,928,519 56
Balance.	4,999,263 90

LEDGER ASSETS

Mortgage loans on real estate, first liens.	150,000 00
Book value of bonds.	4,141,564 60
Deposits in trust companies and banks not on interest.	11,074 53
Deposits in trust companies and banks on interest.	108,320 18

	On policies or renewals issued on or after Oct 1, 1912	On policies or renewals issued prior to Oct 1, 1912	
Gross premiums in course of collection			
Accident.	\$35,610 48	\$1,537 36	
Health.	15,652 20	536 36	
Liability.	367,209 89	23,320 11	
Fidelity.	5,747 54	. . . .
Plate glass.	14,029 29	86 48	
Steam boiler.	16,442 06	302 48	
Burglary and theft.	27,398 82	352 22	
Automobile property damage.	20,566 80	745 57	
Workmen's collective.	4,833 86	1,317 21	
Total.	507,490 94	28,197 79	
Bills receivable.			535,688 73
Premium notes.		5,572 50	2,329 49
Agents' balances.		49,704 87	
Ledger assets as per balance.			55,277 37
			4,999,263 90

NONLEDGER ASSETS

Interest due and accrued on—		
Mortgages.	1,500 00	
Bonds.	51,016 03	
Gross assets.		52,516 03
		5,051,779 93

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$2,329 40
Premiums in course of collection written prior to Oct 1, 1912	28,197 79
Book value of ledger assets over market value (bonds) ..	195,462 60
Agents' balances	49,704 87
Total	\$275,694 75
Total admitted assets	4,776,085 18

LIABILITIES

Losses and claims	Ad-justed	Reported or in process of ad-justment	Resisted	Total	Deduct reinsurance	Net unpaid claims except liability claims	Estimated expense of investigation and adjustment of unpaid claims	Total
Accident	-	\$48,990 00	\$15,900 00	\$64,890 00	\$3,375 00	\$61,515 00	\$2,000 00	\$63,515 00
Health	-	11,095 00	-	11,095 00	50 00	11,045 00	250 00	11,295 00
Fidelity	-	3,520 00	-	3,520 00	-	3,520 00	-	3,520 00
Plate glass	-	2,325 00	-	2,325 00	-	2,325 00	150 00	2,475 00
Steam boiler	-	1,690 00	-	1,690 00	-	1,690 00	-	1,690 00
Burglary and theft	-	24,140 00	1,575 00	25,715 00	9,115 00	16,600 00	300 00	16,900 00
Credit	\$7,025 00	52,875 00	-	59,900 00	-	59,900 00	-	59,900 00
Automobile and teams property damage	-	14,690 00	4,490 00	19,180 00	-	19,180 00	2,000 00	21,180 00
Workmen's collective	-	4,490 00	-	4,490 00	-	4,490 00	300 00	4,790 00
Total	7,025 00	163,815 00	21,965 00	192,805 00	12,540 00	12,540 00	5,000 00	185,265 00

Net unpaid claims, except liability claims	\$185,265 00
Special reserve for unpaid liability losses	729,810 77
Special reserve for credit losses on policies in October, November, and December, 1912, being 50 per cent	77,596 90
Additional reserve for credits, losses expiring Dec. 31, 1912	53,653 10
Special reserve for accrued losses on credit policies in force Dec 31, 1912, being 50 per cent of \$236,811 earned premiums on said policies	118,405 55

Total unpaid claims and expenses of settlement	1,164,731 32
Unearned premiums at 50 per cent on risks running one year or less	\$1,230,487 78
Unearned premiums, pro rata on risks running more than one year	256,528 81

Total unearned premiums	1,487,016 59
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1912	-
Accident	13,211 49
Health	5,713 05
Liability	82,622 23
Fidelity	1,523 10
Plate glass	4,952 34
Steam boiler	4,455 80
Burglary and theft	8,247 04
Automobile and teams property damage	4,915 47
Workmen's collective	1,010 28

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	126,650 80
State, county, and municipal taxes due or accrued	20,000 00
Return premiums	75,000 00
Advance premiums (100 per cent)	6,302 72
Voluntary advance reserve for contingencies	250 00
	600,000 00

Total amount of all liabilities except deposit capital	3,479,951 43
Deposit capital	250,000 00
Surplus over all liabilities	1,046,133 75
Surplus as regards policyholders	1,296,133 75
Total liabilities	4,776,085 18

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate glass	Fidelity
In force Dec 31, 1911	\$314,545 85	\$87,552 63	\$1,368,872 89	\$64,081 84	\$37,254 59
Written or renewed during the year	464,583 90	140,112 27	3,275,046 57	109,262 27	43,364 94
Total	779,129 75	227,664 90	4,644,819 46	173,344 11	80,619 53
Deduct expirations and cancellations	435,881 70	137,011 69	3,227,141 61	89,659 42	41,726 38
Balance	343,248 05	90,653 21	1,417,677 85	83,684 69	38,893 15
Deduct reinsured policies	15,746 41	417 75	3,349 99	.. ..	.. ..
Net in force Dec 31, 1912	327,501 64	90,235 46	1,414,327 86	83,684 69	38,893 15
Amount at risk Dec 31, 1912	...	.. ..	.. ..	.. ..	13,596,918 00

	Steam boiler	Burglary and theft	Automobile property damage	Credit	Workmen's collective
In force Dec 31, 1911	\$146,364 21	\$322,892 06	\$175,231 82	\$463,425 31	\$9,084 07
Written or renewed during the year	112,583 37	304,803 15	263,823 81	519,388 67	37,216 52
Total	258,947 58	627,695 21	439,055 63	982,813 98	46,300 59
Deduct expirations and cancellations	92,818 39	302,585 43	264,097 33	549,973 91	37,211 19
Balance	166,129 19	325,109 78	174,958 30	.. ..	.. ..
Deduct reinsured policies	379 73	49,745 28	.. ..	.. ..	.. ..
Net in force Dec 31, 1912	165,749 46	275,364 50	174,958 30	432,840 07	9,089 40

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1912

	Gross premiums less return premiums on risks written or renewed during the year	Gross losses paid
Accident	\$702 51	\$209 19
Health	285 26	14 08
Liability	1,334 55	288 99
Plate glass	58 86	.. ..
Steam boiler	181 91	.. ..
Burglary and theft	122 05	10 10
Automobile property damage	160 35	73 31
Total	2,857 49	595 67

COMPARATIVE TABLES.

DISTRICT OF COLUMBIA FIRE INSURANCE
COMPANIES, DECEMBER 31, 1912.

TABLE A—Assets—Showing the nature of the assets on Dec 31, 1912, of all fire insurance companies of the District of Columbia authorized to transact business in said District

Name	Date of incorporation	Market value of real estate	Loans on mortgages	Loans on stocks and other collateral	Market value of bonds and stocks	Cash in office and banks	Agents' balances	All other assets	Total gross assets	Assets not admitted	Total admitted assets
STOCK COMPANIES											
Arlington Fire.	1872	\$211,460 00	\$136,432 04	.....	\$66,500 00	\$1,489 50	\$2,847 93	\$2,818 06	\$421,547 53	\$91 84	\$421,455 69
Commercial Fire.	1890	350,000 00	217,900 00	.....	197,342 50	70,327 76	69,309 48	22,146 15	927,025 89	1,274 54	925,751 35
Corcoran Fire.	1873	65,968 81	185,634 81	.....	.....	9,704 09	1,032 52	2,634 66	267,872 69	1,632 12	267,340 57
Freeman's.	1837	75,000 00	180,085 00	.....	48,512 50	10,390 63	9,789 58	4,292 13	328,069 84	1,700 91	326,368 93
First National Fire.	1912	345,181 55	143,850 00	.....	300,850 00	159,740 54	3,538 35	19,137 62	973,308 06	3,591 36	969,716 70
Franklin.	1818	35,000 00	311,950 00	.....	109,422 00	55,384 80	39,863 56	5,218 73	553,839 09	130 62	553,708 47
German American Fire.	1873	65,030 60	293,035 00	.....	.....	7,465 51	138 24	4,322 29	369,991 64	1,000 00	368,991 64
National Union.	1885	170,734 00	99,300 00	\$3,500 00	.....	3,029 51	1,146 90	2,284 35	279,994 49	1,355 64	278,638 85
Potomac.	1831	36,875 00	244,680 00	.....	33,010 00	31,514 51	17,347 09	3,478 62	366,905 22	.....	366,905 22
Total.	.....	1,353,247 76	1,812,866 85	3,500 00	752,637 00	349,046 53	146,013 65	66,342 61	4,488,654 45	10,177 03	4,478,477 42
MUTUAL COMPANIES											
Mutual Fire.	1855	63,126 06	221,850 00	.....	5,525 00	18,836 63	.....	3,600 25	322,937 94	.....	322,937 94
Mutual Investment Fire.	1896	.....	4,700 00	.....	.....	514 53	.....	137 82	5,352 15	.....	5,352 15
Mutual Protection Fire.	1876	.....	25,700 00	.....	.....	4,913 20	.....	400 63	31,013 53	.....	31,013 53
Total.	.....	63,126 06	262,250 00	.....	5,525 00	24,264 16	.....	4,138 70	359,303 92	.....	359,303 92

TABLE B—Liabilities—Showing the nature of the liabilities on Dec 31, 1912, of all fire insurance companies of the District of Columbia authorized to transact business in said District

Name	Losses unpaid		Deduct reinsurance	Net un- paid losses	Unearned premiums, fire	All other claims	Total liabilities except capital	Capital stock	Net surplus over capital	Surplus as regards pol- icyholders
	Adjusted	Unad- justed								
STOCK COMPANIES										
Arlington Fire	\$2,052 26	\$3,301 10	---	\$5,353 36	\$24,714 33	\$59,125 08	\$89,192 77	\$200,000 00	\$132,262 92	\$332,262 92
Commercial Fire	4,663 31	36,087 10	\$525 50	40,229 91	165,550 43	15,791 64	221,571 98	430,790 00	273,359 37	704,179 37
Corcoran Fire	---	---	---	---	17,482 31	505 02	17,987 33	100,000 00	149,353 24	249,353 24

Fremont's	2,900 00	800 00	2,100 00	47,912 55	8,455 73	58,468 28	200,000 00	67,900 65	267,900 65
First National Fire	162 50	---	162 50	6,909 25	9,838 08	16,909 33	320,000 00	632,466 87	952,466 87
Franklin	99,242 98	77,493 75	21,749 23	76,836 83	151,500 00	250,086 06	250,000 00	53,562 41	303,562 41
German American Fire	330 00	---	330 00	20,448 02	7,671 40	28,449 42	100,000 00	240,542 22	340,542 22
National Union	677 34	66 67	610 67	24,709 42	1,147 47	26,467 56	100,000 00	152,171 29	252,171 29
Potomac	89,007 76	28,340 41	60,667 35	84,290 87	1,709 25	146,667 47	200,000 00	20,237 75	220,237 75
Total	96,898 17	141,531 13	131,203 02	468,854 01	255,743 67	855,800 70	1,900,790 00	1,721,886 72	3,622,676 72
MUTUAL COMPANIES									
Mutual Fire	---	---	---	---	---	---	---	---	---
Mutual Investment Fire	1,928 25	---	1,928 25	11,757 56	---	13,685 81	---	309,252 13	309,252 13
Mutual Protection Fire	---	---	---	257 69	452 81	2,100 50	---	5,094 46	5,094 46
Total	1,928 25	---	1,928 25	1,608 44	452 81	16,044 00	---	28,913 33	28,913 33
Total	1,928 25	---	1,928 25	13,668 44	452 81	16,044 00	---	343,259 92	343,259 92

TABLE C—Income of fire insurance companies of the District of Columbia during 1912

Name	Fire pre- miums	Interest on mortgage loans	Interest on collateral loans	Interest on bonds and dividends on stocks	Interest from all other sources	Rent	All other receipts	Total income
STOCK COMPANIES								
Arlington Fire	\$38,201 31	\$6,859 73	---	\$911 86	---	\$10,448 75	\$58 667 18	\$115,088 33
Commercial Fire	263 347 87	7,083 91	---	3,047 24	\$624 31	---	583,502 71	807,556 04
Corcoran Fire	13,082 08	9,605 90	---	738 47	51 55	7,999 92	30,989 95	30,989 95
Fremont's	51,357 23	11,508 69	---	250 00	73 00	4,772 00	287 49	68,826 88
First National Fire	7,258 88	740 64	---	6,432 00	222 26	---	879 031 96	887,503 74
Franklin	324,121 89	19,165 28	---	---	146 19	1,793 00	276,005 16	627,063 52
German American Fire	15,231 58	15,658 17	---	---	59 87	1,245 84	7,004 00	39,199 46
National Union	18,489 58	5,283 17	\$175 00	---	---	11,282 04	---	35,241 79
Potomac	214,566 10	12,294 11	---	1,450 00	94 80	2,220 82	872 12	231,498 04
Total	945,606 52	88,251 60	175 00	12,829 57	1,272 07	39 762 37	1,755,671 12	2,843,568 25
MUTUAL COMPANIES								
Mutual Fire	27 447 23	12 303 33	---	250 00	---	4,342 00	14 50	44,357 06
Mutual Investment Fire	549 64	201 00	---	---	---	---	18 00	768 64
Mutual Protection Fire	2 989 96	1,407 08	---	---	---	---	---	4,457 04
Total	30,956 83	14,001 41	---	250 00	---	4,342 00	32 50	49,582 74

TABLE D — *Expenditures of fire insurance companies of the District of Columbia during 1912*

Name.	Fire losses	Dividends.	Commissions	Salaries of officers and clerks	Rent	Repairs, expenses, and taxes on real estate	All other taxes, licenses, and insurance-department fees	All other expenses	Total expenditures
STOCK COMPANIES									
Arlington Fire.....	\$12,056 16	\$16,000 00	\$11,956 58	\$4,777 50	\$600 00	\$1,939 01	\$438 52	\$3,410 13	\$51,228 18
Commercial Fire.....	173,161 45	28,632 60	90,672 60	18,671 43	1,597 16	...	5,872 67	171,200 19	489,808 10
Corcoran Fire.....	2,229 43	10,000 00	2,231 11	5,630 00	900 00	415 25	325 65	1,092 01	27,883 45
Firemen's.....	16,120 70	12,000 00	13,464 33	8,208 74	2,000 00	1,027 05	819 66	3,413 07	56,053 55
First National Fire.....	...	...	2,720 33	4,149 40	...	...	218 00	240,080 29	247,168 22
Franklin.....	285,637 42	17,500 00	105,640 31	5,867 50	900 00	925 11	9,856 50	357,159 63	783,486 47
German American Fire.....	3,065 65	12,000 00	1,050 16	6,155 00	862 50	521 57	454 96	1,188 62	25,279 46
National Union.....	3,628 71	7,000 00	5,520 58	4,574 00	2,000 00	7,797 49	398 97	4,818 05	36,735 80
Potomac.....	150,230 48	12,000 00	71,743 88	6,490 11	1,206 00	1,145 93	4,399 02	5,072 18	252,287 61
Total.....	645,128 00	115,132 60	305,060 37	64,523 68	10,065 66	13,821 41	22,783 95	787,415 17	1,963,930 84
MUTUAL COMPANIES									
Mutual Fire.....	9,410 02	...	...	9,439 00	1,800 00	2,013 66	25 62	30,484 42	53,172 72
Mutual Investment Fire.....	12 00	...	...	135 00	50 00	...	10 00	89 32	266 32
Mutual Protection Fire.....	383 17	...	9 09	1,750 00	360 00	...	10 00	1,076 50	3,588 76
Total.....	9,805 19	...	9 09	11,324 00	2,210 00	2,013 66	45 62	31,650 24	57,057 80

TABLE E — *Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual insurance companies authorized to transact business in said District, Dec 31, 1912*

Name.	Fire risks in force Dec 31, 1911		Fire risks written during the year		Total fire risks	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
STOCK COMPANIES						
Arlington Fire.....	\$5,571,218 00	\$31,796 31	\$6,399,199 00	\$48,854 10	\$11,970,417 00	\$80,050 41
Commercial Fire.....	9,806,493 00	156,746 33	32,557,475 00	378,431 56	42,363,968 00	535,177 89
Corcoran Fire.....	818,552,736 00	41,079 67	385,271,739 00	16,289 72	1,203,824,525 00	57,369 39

Name	Deduct expirations and cancellations		In force end of year		Deduct amount reinsured, fire		Net amount in force, fire	
	Amount	Premiums	Amount	Premiums	Amount	Premiums	Amount	Premiums
STOCK COMPANIES								
Arlington Fire	\$4,206,456 00	\$27,730 75	\$7,763,761 00	\$52,919 66	\$745,270 00	\$5,750 88	\$7,018,691 00	\$47,168 78
Commercial Fire	16,783,018 00	196,645 44	25,630,960 00	336,532 45	1,352,770 00	22,178 02	24,278,180 00	314,354 43
Corcoran Fire	331,218,838 00	17,071 20	872,605,687 00	40,298 19	73,300,718 00	5,716 69	799,304,969 00	34,581 50
Fremont's	9,196,880 00	42,896 89	19,638,669 00	106,118 84	1,908,485 00	12,754 33	17,730,184 00	93,364 51
First National Fire	11,080 00	254 53	523,832 00	7,258 88	51,943,893 00	486,725 25	528,892 00	7,258 88
Franklin	95,415,698 00	799,417 81	67,427,839 00	630,004 22	171,583 00	1,503 31	16,483,946 00	148,278 97
German American Fire	2,555,696 00	6,993 52	8,319,249 00	41,964 73	1,960,500 00	12,798 35	8,147,666 00	40,461 42
National Union	5,499,116 00	22,522 71	13,597,381 00	58,786 76	11,877,383 00	116,063 66	11,596,891 00	45,988 41
Potomac	58,581,307 00	873,897 86	23,815,659 00	274,701 38	11,877,383 00	116,063 66	17,938,276 00	158,637 72
Total	494,378,316 00	1,698,653 01	1,045,288,297 00	1,548,535 11	143,260,602 00	603,490 49	902,027,695 00	885,094 62
MUTUAL COMPANIES								
Mutual Fire	16,796,806 00	27,705 32	13,622,877 00	23,699 41	.....	.....	13,622,877 00	23,699 41
Mutual Investment Fire	200,525 00	491 50	197,935 00	512 06	.....	.....	197,935 00	512 06
Mutual Protection Fire	1,433,680 00	3,292 94	1,250,480 00	3,297 00	.....	.....	1,250,480 00	3,297 00
Total	18,431,011 00	31,489 76	15,071,292 00	27,508 47	.....	.....	15,071,292 00	27,508 47

Fremont's	17,304,634 00	34,092 57	11,530,915 00	64,625 16	28,835,549 00	64,625 16	28,835,549 00	148,717 73
First National Fire .....	...	803,609 52	55,066,980 00	625,512 61	132,843,534 00	625,512 61	132,843,534 00	7,513 41
Franklin	77,746,854 00	1,293 89	4,376,818 00	17,132 66	11,885,205 00	17,132 66	11,885,205 00	1,293 89
German American Fire	12,683,757 00	56,224 63	8,372,730 00	45,372 60	19,056,507 00	45,372 60	19,056,507 00	81,399 47
National Union	39,974,316 00	378,488 97	1,593,263 89	550,218 21	1,539,666,613 00	550,218 21	1,539,666,613 00	845,699 24
Potomac	989,448,395 00	1,593,263 89	550,218,218 00	1,653,954 23	1,539,666,613 00	1,653,954 23	1,539,666,613 00	3,247,218 12
Total .....	...	...	...	...	...	...	...	...
MUTUAL COMPANIES								
Mutual Fire	13,504,032 00	23,426 58	16,915,651 00	27,978 15	30,419,683 00	27,978 15	30,419,683 00	51,404 73
Mutual Investment Fire	183,800 00	453 92	214,660 00	549 64	398,460 00	549 64	398,460 00	1,035 56
Mutual Protection Fire	1,336,080 00	3,622 48	1,348,080 00	2,967 46	2,084,160 00	2,967 46	2,084,160 00	6,539 94
Total	15,023,912 00	27,502 98	18,478,391 00	31,495 25	33,502,303 00	31,495 25	33,502,303 00	58,998 23

Fremont's	17,304,634 00	84,092 57	11,530,915 00	64,625 16	28,835,549 00	148,717 73
First National Fire .....	.....	.....	539,942 00	7,513 41	539,942 00	7,513 41
Franklin	77,746,854 00	803,609 52	55,096,680 00	625,812 51	132,843,534 00	1,429,422 03
German American Fire	7,808,387 00	41,225 89	4,076,818 00	17,132 66	11,885,205 00	58,358 55
National Union	12,683,757 00	56,224 63	6,372,750 00	25,084 84	19,056,507 00	81,309 47
Potomac	39,974,316 00	378,488 97	48,372,650 00	470,210 27	88,346,966 00	848,099 24
Total	989,448,395 00	1,593,263 89	550,218,218 00	1,653,954 23	1,539,666,613 00	3,247,218 12
MUTUAL COMPANIES						
Mutual Fire	13,504,032 00	23,426 58	16,915,651 00	27,978 15	30,419,683 00	51,404 73
Mutual Investment Fire .....	.....	453 92	214,660 00	549 64	398,460 00	1,003 56
Mutual Protection Fire	1,336,080 00	3,622 48	1,348,080 00	2,907 46	2,684,160 00	6,589 94
Total	15,023,912 00	27,502 98	18,478,391 00	31,495 25	33,502,303 00	58,998 23

TABLE F—Business transacted by fire insurance companies of the District of Columbia in said District during 1912

Name	Risks written	Premiums received	Losses paid	Losses incurred	Expenses	Taxes
STOCK COMPANIES						
Arlington Fire.....	\$2,213,203 00	\$9,401 62	\$5,188 63	\$3,390 13	\$7,712 73	\$141 02
Commercial Fire.....	2,460,704 00	12,995 72	3,040 03	3,902 53	3,416 69	194 93
Corcoran Fire.....	3,197,143 84	13,092 08	2,229 43	1,068 46	9,831 28	185 48
Fireman's.....	6,733,458 00	23,586 92	7,186 02	8,742 82	11,149 60	353 80
First National Fire.....	21,546 00	198 10	.....	.....	79 29	2 97
Franklin.....	1,367,829 73	6,992 69	1,534 29	1,597 37	.....	104 89
German American Fire.....	3,621,981 00	15,265 00	3,066 00	3,386 00	9,689 11	228 98
National Union.....	3,465,173 00	18,489 58	3,626 71	4,237 38	11,811 60	277 34
Potomac.....	4,808,089 00	16,882 97	5,995 67	5,613 77	6,968 85	252 49
Total.....	26,889,127 57	116,794 68	31,844 78	31,938 46	60,659 15	1,761 90
MUTUAL COMPANIES						
Mutual Fire.....	16,915,651 00	27,447 23	9,410 02	8,237 32	.....	.....
Mutual Investment Fire.....	1,197,935 00	.....	12 00	12 00	.....	.....
Mutual Protection Fire.....	1,250,480 00	2,959 96	383 17	383 17	.....	.....
Total.....	18,364,066 00	30,956 83	9,805 19	8,632 49	.....	.....

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF DISTRICT OF COLUMBIA
FIRE INSURANCE COMPANIES, SHOWING THEIR FINANCIAL
CONDITION ON DECEMBER 31, 1912.

ARLINGTON FIRE INSURANCE CO OF THE DISTRICT OF COLUMBIA.

[Located at No 1505 Pennsylvania Avenue NW, Washington, D C Incorporated, 1872, commenced business, 1872 James M Johnston, president, E McC Jones, secretary]

CAPITAL

Capital stock paid in cash	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$208,352 26

INCOME

Gross premiums, fire	\$48,854 10
Deduct gross amount paid for	
Reinsurance, fire	\$2,349 08
Return premiums, fire	8,303 71
	10,652 79
Total premiums (other than perpetuals)	38,201 31
Interest on mortgage loans	6,859 73
Interest on bonds	911 86
Rents, including company's occupancy of its own buildings	10,448 75
Total interest and rents	18,220 34
Bills payable	58,500 00
Profit on sale or maturity of ledger assets (real estate, \$87 18, bonds, \$80)	167 18
Total income	115,088 83
Total	383,441 09

DISBURSEMENTS

Gross amount paid for losses, fire	\$13,301 93
Deduct amount received for reinsurance, fire	1,245 77
Net amount paid for losses	12,056 16
Expenses of adjustment and settlement of losses	85 24
Commissions or brokerage	11,950 86
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	4,777 50
Rents, including company's occupancy of its own buildings	609 00
Advertising, printing, and stationery	478 47
Postage, telegrams, telephone, and express	166 88
Furniture and fixtures	497 95
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses	7 68
Repairs and expenses on real estate	1,196 45
Taxes on real estate	792 56
State taxes on premiums	133 39
Insurance department licenses and fees	270 68
All other licenses, fees, and taxes	34 45
Periodicals	29 50
Secretary's traveling expenses on company's business	44 00
Miscellaneous	63 15
Interest paid Riggs National Bank on bond investment	\$1,743.79
Paid Riggs National Bank for shipping charges on New York City bonds	11 01
Appraisal fee	3 00
Interest and dividends to stockholders	1,757 80
Agents' balances charged off	16,000 00
	279 46
Total disbursements	51,228 18
Balance	332,212 91

LEDGER ASSETS

Book value of real estate	124,130 04
Mortgage loans on real estate	136,432 04
Book value of bonds	67,312 50
Cash in office	622 58
Deposits in trust companies and banks not on interest	866 92
Agents' balances, representing business written subsequent to Oct 1, 1912	2,756 09
Agents' balances, representing business written prior to Oct 1, 1912	91 84
Total ledger assets	332,212 91

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,773 48
Interest due and accrued on bonds	939 58
Rents due and accrued on company's property	105 00
Total	2,818.06
Market value of real estate over book value	87,329 06
Gross assets	422,360 03

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$91 84
Book value of ledger assets over market value (bonds)	812 50
Total	<u>\$904 34</u>
Total admitted assets	<u>421,455 69</u>

LIABILITIES

Losses adjusted and unpaid, due and not due	\$2,052 26	
Losses in process of adjustment, or in suspense	3,301 10	
Net amount of unpaid losses		5,353 36
Unearned premiums at 50 per cent on fire risks running one year or less	11,201 37	
Unearned premiums pro rata on fire risks running more than one year	13,512 96	
Total unearned premiums as computed above		24,714 33
State, county, and municipal taxes due or accrued		625 08
Due and to become due for borrowed money		58,500 00
Total liabilities, except capital stock		89,192 77
Cash capital	200,000 00	
Surplus over all liabilities	132,262 92	
Surplus to policyholders		332,262 92
Total liabilities		<u>421,455 69</u>

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$5,571,218 00	\$31,796 31
Written during the year	6,399,199 00	48,854 10
Total	11,970,417 00	80,650 41
Expired and terminated	4,206,456 00	27,730 75
In force at end of the year	7,763,961 00	52,919 66
Deduct amount reinsured	745,270 00	5,750 88
Net amount in force	7,018,691 00	47,168 78

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$2,364,406 00	\$22,402 73	One-half	\$11,201 37
2 years 1911	3,000 00	17 06	One-fourth	4 26
1912	65,700 00	573 87	Three-fourths	430 40
3 years 1910	816,000 00	3,606 10	One-sixth	601.01
1911	764,293 00	2,956 60	One-half	1,478 30
1912	1,387,585 00	6,496 42	Five-sixths	5,413 68
4 years 1910	2,500 00	3 73	Three-eighths	1 30
1912	22,500 00	282 67	Seven-eighths	247 34
5 years 1908	244,962 00	2,143 34	One-tenth	214 33
1909	297,067 00	2,263 37	Three-tenths	679 01
1910	325,385 00	1,946 89	One-half	973 44
1911	364,745 00	2,099 81	Seven-tenths	1,469 87
1912	335,698 00	2,061 62	Nine-tenths	1,855 46
Over 5 years 1909-1915	19,850 00	283 45	} Pro rata	{ 113 44
1913-1914	2,000 00	16 12		
1913-1916	3,000 00	15 00		
Total	7,018,691 00	47,168 78		24,714 33

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire	\$2,906,973 00
Less \$371,200 risks canceled, and \$322,570 reinsurance in companies authorized in District of Columbia		693,770 00
Net risks written		<u>2,213,203 00</u>
Gross premiums received		12,911 51
Less \$1,162 16 returned premiums, and \$2,347 73 premiums for reinsurance in companies authorized in District of Columbia		3,509 89
Net premiums received		<u>9,401 62</u>

Losses paid (deducting salvage)	\$6,411 59
Less losses on risks reinsured in companies authorized in District of Columbia	1,224 96
Net losses paid	5,186 63
Net losses incurred	3,390 13

COMMERCIAL FIRE INSURANCE CO OF THE DISTRICT OF COLUMBIA.

[Located at Southern Building, Washington, D C Incorporated, 1890, commenced business, 1890
Robert R Tuttle, president, Paul F Grove secretary]

CAPITAL.

Capital stock paid in cash	\$430,790 00
Amount of ledger assets, Dec 31, of previous year	364,950 29
Increase of paid-up capital during year	230,790 00
Extended at.	\$595,740 29

INCOME

Gross premiums, fire	\$378,431 56
Deduct gross amount paid for—	
Reinsurance, fire	\$18,572 86
Return premiums, fire..	96,510 83
	115,083 69
Total premiums (other than perpetuals).	263,347 87
Interest on mortgage loans	7,033 91
Interest on bonds...	3,047 24
Interest from other sources	624 31
Total interest	10,705 46
Commission on loans	179 25
Premium on full-paid stock	248,136 50
Bond deposit, industrial department	7 00
Advances, industrial department	101 69
Installment subscription, capital, \$29,829 41, surplus, \$33,352 31	63,181 72
Increase in book value of ledger assets (real estate, to bring to appraised value)	311,606 16
To provide for assumed interest and taxes for which disbursements have been made or liability assumed	210,940 75
Total income	10,955 80
Total	807,556 04
Total	1,403,296 33

DISBURSEMENTS

Gross amount paid for losses, fire.	\$178,992 35
Salvage, fire	\$596 37
Reinsurance, fire	5,015 67
Discount, fire..	218 86
	5,830 90
Net amount paid for losses	173,161 45
Expenses of adjustment and settlement of losses	4,037 22
Commissions or brokerage	90,672 60
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	18 671 43
Rents—including company's occupancy of its own buildings	1,597 16
Advertising, printing, and stationery	7,622 78
Postage, telegrams, telephone, and express	1,438 41
Legal expenses	159 46
Furniture and fixtures	2,527 63
Maps, including corrections	724 25
State taxes on premiums	1,549 88
Insurance department licenses and fees	4,322 79
All other licenses, fees, and taxes	133,426 70
Janitor, \$11, car fare, \$176 25	187 25
Notary and recording, \$452 50, water and ice, \$80 39	532 89
Toilet supplies, \$14 25, newspapers, etc., \$87 50	101 75
Miscellaneous	2,490 72
City and county taxes and fees.	1,351 33
Investigation expense.	4,644 80
Accrued interest, Southern Building.	8,277 78
Interest on borrowed money	1,722 22
Interest and dividends to stockholders	19,308 74
Net collections on installment, stock in 1911, included in surplus in error	28,632 60
Deposit to clear title to real estate	140 00
Loss on sale or maturity of ledger assets (bonds)	100 00
	1,715 00
Total disbursements.	480,808 10
Balance	913,488 23

LEDGER ASSETS

Book value of real estate	\$350,000 00
Mortgage loans on real estate	217,900 00
Book value of bonds	199,423 52
Cash in office	13,398 37
Deposits in trust companies and banks not on interest	46,115 73
Deposits in trust companies and banks on interest	10,813 66
Agents' balances, representing business written subsequent to Oct 1, 1912	68,129 69
Agents' balances, representing business written prior to Oct 1, 1912	1,179 79
Arrearages, industrial department	90 45
Trust fund	1,618 57
Due from First National Fire Insurance Co	4,818 45
Total ledger assets	913,488 23

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$3,984 33
Interest due and accrued on bonds	2,643 32
Rents due, less disbursements on account building	8,379 19
Total	15,011 84
Interest in assets of Southern Building corporation	606 84
Gross assets	929,106 91

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$1,179 79
Book value of ledger assets over market value (bonds)	2,081 02
Arrearages, industrial department	90 45
Amount expended, imprest fund (but included Dec 31)	4 30
Total	3,355 56
Total admitted assets	925,751 35

LIABILITIES

Losses adjusted and unpaid, due and not due	\$4,668 31
Losses in process of adjustment, or in suspense	36,087 10
Total claims for losses	40,755 41
Deduct reinsurance	525 50
Net amount of unpaid losses	40,229 91
Unearned premiums at 50 per cent on fire risks running one year or less	112,972 61
Unearned premiums pro rata on fire risks running more than one year	52,577 82
Total unearned premiums as computed above	165,550 43
Interest due or accrued, remaining unpaid	4,729 17
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	900 84
State, county, and municipal taxes due or accrued	5,000 00
Accrued taxes on building	3,228 63
Accrued bills on building	856 68
Advances, industrial department	101 69
Due Tuttle, Wightman & Dudley (Inc)	89 10
Bond deposit, industrial department	7 00
Due minority stockholders, Southern Building	878 53
Total liabilities, except capital stock	221,671 98
Cash capital	430,790 00
Installment capital	29,829 41
Surplus over all liabilities	243,559 96
Surplus to policyholders	704,179 37
Total liabilities	925,751 35

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$9,806,493 00	\$156,746 33
Written during the year	32,557,475 00	378,431 56
Total	42,363,968 00	535,177 89
Expired and terminated	16,733,018 00	198,645 44
In force at end of the year	25,630,950 00	336,532 45
Deduct amount reinsured	1,352,770 00	22,178 02
Net amount in force	24,278,180 00	314,354 43

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
One year or less 1912..	\$15,216,491 00	\$225,945 21	One-half	\$112,972 61
2 years 1911	27,965 00	288 41	One-fourth.	72 10
1912	74,800 00	787 07	Three-fourths.. . . .	590 30
3 years 1910	1,728,415 00	15,750 55	One-sixth	2,625 09
1911	1,836,207 00	16,323 51	One-half	8,161 76
1912	3,653,055 00	39,639 75	Five-sixths	33,083 13
4 years 1909	1,000 00	10 40	One-eighth	1 30
1910	1,500 00	12 75	Three-eighths	4 78
1911	3,675 00	36 80	Five-eighths	23 00
1912	7,950 00	194 02	Seven-eighths	169 77
5 years. 1908	335,747 00	3,242 17	One-tenth	324 22
1909	264,850 00	2,689 30	Three-tenths.. . . .	806 79
1910	354,672 00	3,257 57	One-half	1,628 79
1911	276,208 00	1,960 66	Seven-tenths	1,372 46
1912	490,645 00	4,164 39	Nine-tenths	3,747 95
6 years.. . . . 1907-1913	3,000 00	32 67	Three one hundred and forty-fourths	68
8 years..... . 1911-1919	2,000 00	19 20	One hundred and fifty-seven one hundred and ninety-seconds	15 70
Total	24,278 180 00	314,354 43		165,550 43

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$3,256,288 00
Less \$561,125 risks canceled, and \$234,459 reinsurance in companies authorized in District of Columbia.	795,584 00
Net risks written	2,460,704 00
Gross premiums received	17,639 90
Less \$2,846 84 returned premiums, and \$1,797 34 premiums for reinsurance in companies authorized in District of Columbia.	4,644 18
Net premiums received	12,995 72
Losses paid (deducting salvage)	3,315 53
Less losses on risks reinsured in companies authorized in District of Columbia	275 50
Net losses paid	3,040 03
Losses incurred	4,690 53
Less losses on risks reinsured in companies authorized in District of Columbia	788 00
Net losses incurred..... .	3,902 53

CORCORAN FIRE INSURANCE CO OF THE DISTRICT OF COLUMBIA

[Located at No 604 Eleventh Street NW, Washington, D C Incorporated, 1873, commenced business, 1873. Wm E Edmonston, president, Louis R Peak, secretary]

CAPITAL

Capital stock paid in cash	\$100,000 00
Amount of ledger assets, Dec 31, of previous year.. . . .	\$257,231 53

INCOME

Gross premiums, fire	\$16,289 72
Deduct gross amount paid for—	
Reinsurance, fire.. . . .	\$2,497 25
Return premiums, fire	760 39
	3,257 64
Total premiums (other than perpetuals)	13,032 08
Interest on mortgage loans	\$9,605 90
Interest from other sources	51 55
Rents, including company's occupancy of its own buildings	7,999 92
Total interest and rents	17,657 37
Increase in book value of ledger assets (real estate).	300 50
Total income..... .	30,989 95
Total..... .	288,221 48

DISBURSEMENTS.

Gross amount paid for losses, fire	\$2,307 15
Deduct amount received for reinsurance, fire	77 72
Net amount paid for losses	\$2,229 43
Commissions or brokerage	2,291 11
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	5,630 00
Rents—including company's occupancy of its own buildings	900 00
Advertising, printing, and stationery	141 25
Postage, telegrams, telephone, and express	211 32
Repairs and expenses on real estate	47 75
Taxes on real estate	367 50
State taxes on premiums	176 06
Insurance department licenses and fees	60 00
All other licenses, fees, and taxes	89 59
Examining books	20 00
Dividends	10,000 00
Sundries	311 95
Agents' balances charged off	106 99
Improvements on real estate	300 50
Total disbursements	22,883 45
Balance	265,338 03

LEDGER ASSETS

Book value of real estate	68,966 61
Mortgage loans on real estate	185,634 81
Cash in office	2,602 58
Deposits in trust companies and banks on interest	7,101 51
Agents' balances, representing business written subsequent to Oct 1, 1912	400 40
Agents' balances, representing business written prior to Oct 1, 1912	632 12
Total ledger assets	265,338 03

NONLEDGER ASSETS

Interest due and accrued on mortgages	2,634 66
Gross assets	267,972 69

DEDUCTS ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	632 12
Total admitted assets	267,340 57

LIABILITIES

Unearned premiums at 50 per cent on fire risks running one year or less	\$1,783 89
Unearned premiums pro rata on fire risks running more than one year	15,698 42
Total unearned premiums as computed above	17,482 31
State, county, and municipal taxes due or accrued	325 34
Commissions, brokerage, and other charges due or to become due to agents and brokers	158 43
Reinsurance premiums	21 25
Total liabilities, except capital stock	17,987 33
Cash capital	\$100,000 00
Surplus over all liabilities	149,353 24
Surplus to policyholders	249,353 24
Total liabilities	267,340 57

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.	\$3,185,527 36	\$41,079 67
Written during the year.	3,852,717 89	16,289 72
Total	12,038,245 25	57,369 39
Expired and terminated	3,312,188 38	17,071 20
In force at end of the year	8,726,056 87	40,298 19
Deduct amount reinsured	733,007 18	5,716 69
Net amount in force	7,993,049 69	34,581 50

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
One year or less... .. 1912..	\$914,698 77	\$3,516 95	One-half.	\$1,758 48
..... 1912	3,793 75	25 41	All	25 41
2 years. 1912..	1,000 00	4 00	....do	4.00
3 years. 1910	1,378,279 21	5,797 75	One-sixth.	966 29
..... 1911	1,579,373 38	5,545 70	One-half.	2,772 85
..... 1912	1,963,915 90	7,239 28	Five-sixths ..	6,032 70
..... 1912	19,000 00	48 00	All.	48 00
5 years... .. 1908	409,107 68	2,846 70	One-tenth ..	284 67
..... 1909	460,329 17	2,748 17	Three-tenths ..	824 45
..... 1910..	407,647 65	2,336 69	One-half.	1,168 34
..... 1911	382,116 68	2,026 16	Seven-tenths ..	1,418 31
..... 1912	464,787 50	2,334 65	Nine-tenths ..	2,101 19
Over 5 years	{ 5,000 00	54 44	One-half.	27 22
..... { 4,000 00		57 60	Seven-eighths ..	50 40
Total..	7,993,049 69	34,581 50	.....	17,482 31

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.....	\$3,852,717 89
Less \$346,650 risks canceled and \$308,924 05 reinsurance in companies authorized in District of Columbia	655,574 05
Net risks written.....	3,197,143 84
Gross premiums received.....	16,289 72
Less \$760 39 returned premiums and \$2,497 25 premiums for reinsurance in companies authorized in District of Columbia	3,257 64
Net premiums received.....	13,032 08
Losses paid (deducting salvage)	2,307 15
Less losses on risks reinsured in companies authorized in District of Columbia.	77 72
Net losses paid	2,229 43
Net losses incurred.. ..	1,068 46

FIREMEN'S INSURANCE CO OF WASHINGTON AND GEORGETOWN.

[Located at Seventh Street and Louisiana Avenue NW, Washington, D C Incorporated, 1837, commenced business, 1837 Allan E Walker, president, William M Hoffman, secretary]

CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$312,204 49

INCOME

Gross premiums, fire.	\$64,625 16
Deduct gross amount paid for—	
Reinsurance, fire	\$7,308 13
Return premiums, fire.	5,959 80
	13,267 93
Total premiums (other than perpetuals).	51,357 23
Interest on mortgage loans	11,598 69
Interest on bonds and dividends on stocks.....	738 47
Interest from other sources—	
Taxes redeemed.	72 48
Underwriters' deposit.	52
Rents, including company's occupancy of its own buildings.. ..	4,772 00
Total interest and rents	17,182 16
Increase in book value of ledger assets (bonds and stocks)	287 49
Total income.	68,826 88
Total.	381,031 37

DISBURSEMENTS

Gross amount paid for losses, fire.. .. .	\$16,278 97
Reinsurance, fire.	1,158 27
Net amount paid for losses.	\$15,120 70
Expenses of adjustment and settlement of losses	61 54
Commissions or brokerage.	13,404 33
Salaries, fees, and other charges of officers directors, trustees, agents, and home-office employees	8,208 74
Rents, including company's occupancy of its own buildings.	2,000 00
Advertising, printing, and stationery	971 60
Postage, telegrams, telephone, and express	203 92
Legal expenses	34 00
Furniture and fixtures.	500 35
Maps, including corrections.	84 81
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.	634 65
Repairs and expenses on real estate	392 40
Taxes on real estate	511 88
State taxes on premiums	212 00
Insurance department licenses and fees.	95 78
All other licenses, fees, and taxes	200 00
Interest on borrowed money	109 58
Lighting home office.	604 29
Miscellaneous	973 87
Interest and dividends to stockholders.	12,000 00
Decrease in liabilities during the year on account of reinsurance treaties	532 98
Total disbursements.	56,053 55
Balance	324,977 82

LEDGER ASSETS

Book value of real estate	75,000 00
Mortgage loans on real estate	180,085 00
Book value of bonds and stocks	49,325 00
Deposits in trust companies and banks not on interest	10,390 63
Agents' balances, representing business written subsequent to Oct 1, 1912	8,084 67
Agents' balances, representing business written prior to Oct 1 1912	1,700 91
Taxes bought on mortgage loans.	187 61
Special deposit Philadelphia board.	200 00
Total ledger assets.	324,977 82

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$3,045 85
Interest due and accrued on bonds.	858 67
Total.	3,904 52
Gross assets	328,882 34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	1,700 91
Book value of ledger assets over market value	
Bonds	681 25
Stocks.	131 25
Total.	2,513 41
Total admitted assets	326,368 93

LIABILITIES

Losses in process of adjustment, or in suspense.	\$2 900 00
Deduct reinsurance.	800 00
Net amount of unpaid losses.	2,100 00
Unearned premiums at 50 per cent on fire risks running one year or less.	12,617 97
Unearned premiums pro rata on fire risks running more than one year	35,294 58
Total unearned premiums as computed above.	47,912 55
Interest due or accrued, remaining unpaid.	8 34
State, county, and municipal taxes due or accrued.	1,000 00
Commissions, brokerage, and other charges due to or become due to agents and brokers	2,447 39
Due and to become due for borrowed money	5 000 00
Total liabilities, except capital stock	58,468 28
Cash capital.	200,000 00
Surplus over all liabilities	67,900 65
Surplus to policyholders	267,900 65
Total liabilities.	326,368 93

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$17,304,634 00	\$84,092 57
Written during the year.	11,530,915 00	64,625 16
Total	28,835 549 00	148,717 73
Expired and terminated	9,196,880 00	42,598 89
In force at end of the year	19,638,669 00	106,118 84
Deduct amount reinsured	1,908 485 00	12,754 33
Net amount in force	17,730,184 00	93,364 51

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$2,888,068 00	\$25,235 94	One-half.	\$12,617 97
2 years	1911 175,688 00	1,170 98	One-fourth	292 75
	1912 193,866 00	1,061 38	Three-fourths	798 28
3 years	1910 2,972,741 00	11,719 29	One-sixth	1,953 22
	1911 3,254,188 00	12,673 92	One-half	6 336 96
	1912 3,989,220 00	16,804 66	Five-sixths...	14,003 88
4 years	1911 3,100 00	46 35	Seven-eighths	28 97
	1912 26,950 00	146 41	One-tenth	128 11
5 years	1909 961,425 00	6,075 08	Three-tenths	607 51
	1910 643,774 00	4,428 06	One-half	1,328 42
	1911 827 134 00	4,908 25	Seven-tenths	2,454 13
	1912 848,607 00	4,098 59	Nine-tenths	2,869 01
	1912 945,425 00	4 992 60		4,493 34
Total	17,730,184 00	93,364 51	..	47,912 55

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$8,550,720 00
Less \$1,230,470 risks canceled, and \$1,586,792 reinsurance in companies authorized in District of Columbia.	2,817,262 00
Net risks written.	5,733,458 00
Gross premiums received.	32,162 44
Less \$2,060 25 returned premiums, and \$6,515 27 premiums for reinsurance in companies authorized in District of Columbia.	8,575 52
Net premiums received.	23,586 92
Losses paid (deducting salvage).	7,967 56
Less losses on risks reinsured in companies authorized in District of Columbia	801 54
Net losses paid.	7,166 02
Losses incurred	10,344 36
Less losses on risks reinsured in companies authorized in District of Columbia	1,601 54
Net losses incurred	8,742 82

FIRST NATIONAL FIRE INSURANCE CO OF THE UNITED STATES, OF THE DISTRICT OF COLUMBIA

[Located at Fifteenth and H Streets NW, Washington, D C Incorporated, 1912, commenced business, 1912 Robert J Wynne, president, F S Dudley, secretary]

CAPITAL.

Capital stock paid in cash.	\$320,000 00
-----------------------------	--------------

INCOME

Gross premiums, fire	\$7,513 41
Deduct gross amount paid for return premiums, fire	254 53
Total premiums (other than perpetuals)	7,258 88
Interest on mortgage loans	740 64
Interest on bonds	250 00
Interest on deposits in trust companies and banks	222 26
Total interest	1,212 90

Premium on stock	\$320,000 00
Exchange	3 90
Investment commission	555 00
Capital and surplus full paid but not transferred to general surplus..	1,350 00
Partial subscription to capital and surplus	
Capital.....	167,612 50
Surplus.....	167,612 50
Interest on subscription	335,225 00
Increase in book value of real estate	1 51
To bring same to appraised value	210,940 75
To provide for accrued interest and taxes for which disbursements have been made or liability maintained.....	10 955 80
Total income	887,503 74
Total	1,207,503 74

DISBURSEMENTS

Commissions or brokerage...	2,720 53
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	4,149 40
Advertising, printing, and stationery	2 00
Postage, telegrams, telephone, and express	1 10
Furniture and fixtures	150 00
Insurance department licenses and fees	218 00
Supplies	\$490 85
Taxes and interest, Southern Building	8,277 78
Interest on borrowed money	1,722 22
Discount	9 08
Commission and expenses stock selling	89,600 00
Commission and expenses partial subscription..	133,624 13
Taxes on capital	28 00
Expense investigation	4,854 80
Miscellaneous	565 54
Accrued interest on bonds purchased	754 79
	239,927 19
Total disbursements.....	247,168 22
Balance	960,335 52

LEDGER ASSETS

Book value of real estate.....	345,181 55
Mortgage loans on real estate	143,850 00
Book value of bonds.....	301,838 25
Deposits in trust companies and banks not on interest	35,000 00
Deposits in trust companies and banks on interest	124,740 54
Agents' balances, representing business written subsequent to Oct 1, 1912.	4,538 35
Trust fund	1,255 47
Due from Tuttle, Wightman & Dudley (Inc) on account overdrawing of exchange	3,806 36
Protested checks in course of adjustment	125 00
Total ledger assets	960,335 52

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$2,936 15
Interest due and accrued on bonds	2,038 61
Rents due, net less disbursements on account building	8,379 19
Total	13,353 95
Interest in assets Southern Building Corporation	606 84
Gross assets	974,296 31

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value (bonds).....	988 25
Overdraft of Tuttle, Wightman & Dudley (Inc)	3,806 36
Protested checks in course of adjustment	125 00
Total	4,919 61
Total admitted assets	969,376 70

LIABILITIES.

Losses adjusted and unpaid, due and not due	162 50
Unearned premiums at 50 per cent on fire risks running one year or less	\$5,747 05
Unearned premiums pro rata on fire risks running more than one year	1,162 20
Total unearned premiums as computed above	6,909 25
Interest due or accrued, remaining unpaid	4,729 17
State, county, and municipal taxes due or accrued	145 07
Accrued taxes on building	3,228 63
Accrued bills on building	856 68
Due minority stockholders Southern Building Corporation	878 53
Total liabilities, except capital stock.....	16,909 83

Cash capital.....	\$320,000 00
Capital actually paid up in cash but not transferred to regular account	675 00
Partial subscription to stock.....	167,612 50
Surplus over all liabilities	464,179 37
Surplus to policyholders	\$952,466 87
Total liabilities	969,376 70

RISKS AND PREMIUMS

	Fire risks	Premiums
Written during the year	\$539,942 00	\$7,513 41
Expired and terminated	11,050 00	254 53
Net amount in force	528,892 00	7,258 88

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less .. 1912 ..	\$440,042 00	\$6,075 76	94 59 per cent ..	\$5,747 05
2 years .. 1912 ..	3,100 00	50 42	97 90 per cent. ..	55 24
3 years .. 1912 ..	70,750 00	864 20	97 96 per cent. ..	846 65
5 years .. 1912 ..	15,000 00	262 50	99 17 per cent ..	260 31
Total	528,892 00	7,258 88	.. ..	6,909 25

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Net risks written.....	Fire
Net premiums received	\$21,546 00
	198 10

FRANKLIN INSURANCE CO. OF THE DISTRICT OF COLUMBIA

[Located at No 419 Tenth Street, Washington, D. C. Incorporated, 1818, commenced business, 1818.
John A. Kelly, president, William D. Elliott, secretary.]

CAPITAL

Capital stock paid in cash.....	\$250,000 00
Amount of ledger assets, Dec 31 of previous year.....	\$707,602 56

INCOME

Gross premiums, fire.....	\$625,812 51
Deduct gross amount paid for—	
Reinsurance, fire	\$129,939 11
Return premiums, fire	171,751 51
Total premiums (other than perpetuals).....	301,690 62
Interest on mortgage loans	19,165 28
Interest on bonds and dividends on stocks	6,432 00
Interest from other sources	146 19
Rents, including company's occupancy of its own buildings	1,793 00
Total interest and rents	27,536 47
Commissions on reinsurance	
Jan 31, 1912, Globe & Rutgers	\$50,757 19
June 29, 1912, Citizens & Sovereign	71,951 98
Total	122,709 17
Borrowed money.....	177,500 00
Less paid	29,000 00
Total	149,500 00
Profit on sale or maturity of ledger assets	272,209 17
Total	3,795 99
Total income.....	627,663 52
Total.....	1,335,266 08

DISBURSEMENTS

Gross amount paid for losses, fire.	\$570, 408 38
Deduct amount received for	
Salvage, fire.	\$1, 128 04
Reinsurance, fire.	283, 642 92
	<u>284, 770 96</u>
Net amount paid for losses.	285, 637 42
Expenses of adjustment and settlement of losses.	7, 802 93
Commissions or brokerage	105, 640 31
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	5, 867 50
Rents—including company's occupancy of its own buildings	900 00
Advertising, printing, and stationery	4, 071 35
Postage, telegrams, telephone, and express	409 04
Legal expenses	100 00
Maps, including corrections	99 00
Underwriters' boards and tariff associations	2, 272 18
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	3, 119 37
Inspections and surveys	530 64
Repairs and expenses, on real estate	602 23
Taxes on real estate	322 88
State taxes on premiums	5, 476 26
Insurance department licenses and fees.	4, 380 24
Miscellaneous home office expenses.	261 25
Interest on borrowed money	3, 774 80
Miscellaneous underwriting expenses.	6, 875 22
Portion of term risks in Globe and Rutgers Jan 31, 1912.	135, 352 54
Reinsurance risks outside of District of Columbia, in Citizens' Fire & Sovereign Assurance, June 29, 1912	191, 871 96
	<u>338, 135 77</u>
Interest and dividends to stockholders.	17, 500 00
Agents' balances charged off	79 30
Loss on sale or maturity of ledger assets	540 05
	<u>783, 486 47</u>
Total disbursements.	<u>783, 486 47</u>
Balance	<u>551, 779 61</u>

LEDGER ASSETS

Book value of real estate	35, 000 00
Mortgage loans on real estate.	311, 950 00
Book value of bonds and stocks.	109, 581 25
Cash in office.	1, 087 88
Deposits in trust companies and banks not on interest	52, 190 93
Deposits in trust companies and banks on interest.	2, 105 99
Agents' balances, representing business written subsequent to Oct 1, 1912	39, 672 94
Agents' balances, representing business written prior to Oct 1, 1912	190 62
	<u>551, 779 61</u>
Total ledger assets.	<u>551, 779 61</u>

NONLEDGER ASSETS

Interest due and accrued on mortgages.	\$4, 290 24
Interest due and accrued on bonds	922 49
	<u>5, 218 73</u>
Total.	<u>5, 218 73</u>
Gross assets.	<u>556, 998 34</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$190 62
Book value of ledger assets over market value (bonds and stocks)	3, 159 25
	<u>3, 349 87</u>
Total.	<u>3, 349 87</u>
Total admitted assets.	<u>553, 648 47</u>

LIABILITIES

Losses in process of adjustment, or in suspense.	\$99, 242 98
Deduct reinsurance.	77, 493 75
	<u>21, 749 23</u>
Net amount of unpaid losses	
Unearned premiums at 50 per cent on fire risks running one year or less.	56 364 98
Unearned premiums pro rata on fire risks running more than one year	20 471 85
	<u>76, 836 83</u>
Total unearned premiums as computed above.	<u>76, 836 83</u>
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued.	200 00
State, county, and municipal taxes due or accrued	1, 800 00
Due and to become due for borrowed money	149, 500 00
	<u>250, 086 06</u>
Total liabilities, except capital stock.	<u>250, 086 06</u>
Cash capital.	250 000 00
Surplus over all liabilities.	53, 562 41
	<u>303, 562 41</u>
Surplus to policyholders	<u>303, 562 41</u>
Total liabilities.	<u>553, 648 47</u>

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$77,746,854 00	\$803,609 52
Written or renewed during the year.	55,096,680 00	625,812 51
Total	132,843,534 00	1,429,422 03
Expired and terminated	65,415,695 00	799,417 81
In force at end of the year.	67,427,839 00	630,004 22
Deduct amount reinsured.	51,943,893 00	486,725 25
Net amount in force	15,483,946 00	143,278 97

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$11,521,857 00	\$112,729 97	One-half . .	\$56,364 98
2 years 1911	3,275 00	24 09	One-fourth . .	6 02
3 years 1910	511,425 00	2,131 05	One-sixth . .	355 18
1911	1,019,040 00	9,234 93	One-half . .	4,617 47
1912	1,705,595 00	14,303 86	Five-sixths . .	11,919 88
4 years 1909	2,000 00	4 50	Three-eighths . .	1 69
1912	2,200 00	5 50	Seven-eighths . .	4 81
5 years 1909	5,000 00	20 89	Three-tenths . .	6 27
1910	210,717 00	1,154 28	One-half . .	577 14
1911	263,771 00	1,589 25	Seven-tenths . .	1,112 48
1912	237,066 00	2,061 45	Nine-tenths . .	1,855 31
8 years 1911	2,000 00	19 20	Pro rata	15 60
Total	15,483,946 00	143,278 97	...	76,836 83

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$2,942 295 98
Less \$305,976 67 risks canceled, and \$1,268,489 58 reinsurance in companies authorized in District of Columbia	1,574,466 25
Net risks written	1,367,829 73
Gross premiums received	14,604 06
Less \$1,121 21 returned premiums, and \$6,550 16 premiums for reinsurance in companies authorized in District of Columbia	7,671 37
Net premiums received	6,992 69
Losses paid (deducting salvage)	3,864 85
Less losses on risks reinsured in companies authorized in District of Columbia	2,330 56
Net losses paid	1,534 29
Losses incurred	3 901 12
Less losses on risks reinsured in companies authorized in District of Columbia	2,303 75
Net losses incurred	1,597 37

GERMAN AMERICAN FIRE INSURANCE CO OF THE DISTRICT OF COLUMBIA

[Located at No 511 Seventh Street NW, Washington, D C Incorporated, 1873, commenced business, 1873 E G Schafer, president, H H Bergmann, secretary]

CAPITAL.

Capital stock paid in cash	\$100,000 00
Amount of ledger assets, Dec 31, of previous year	\$339,949 35

INCOME

Gross premiums, fire	\$17,132 66
Deduct gross amount paid for—	
Reinsurance, fire	\$738 39
Return premiums, fire	1,162 69
Total premiums (other than perpetuals)	1,901 08
	15,231 58

Interest on mortgage loans..	\$15,658 17	
Interest from other sources ..	59 87	
Rents, including company's occupancy of its own buildings ..	1,245 84	
Total interest and rents..		\$16,963 88
Fees ..	4 00	
Bills payable.	7,000 00	
		7,004 00
Total income.....		39,199 46
Total.		379,148 81

DISBURSEMENTS

Gross amount paid for losses, fire ..	\$3,173 55	
Deduct amount received for reinsurance, fire ..	107 90	
Net amount paid for losses ..		3,065 65
Expenses of adjustment and settlement of losses ..		27 92
Commissions or brokerage ..		1,050 16
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees ..		6,155 00
Rents, including company's occupancy of its own buildings..		862 50
Advertising, printing, and stationery ..		563 94
Postage, telegrams, telephone, and express ..		151 35
Legal expenses ..		90 00
Furniture and fixtures ..		65 90
Underwriters' boards and tariff associations ..		11 88
Repairs and expenses on real estate....		113 15
Taxes on real estate ..		408 42
State taxes on premiums ..		244 95
Insurance-department licenses and fees ..		65 00
All other licenses, fees, and taxes ..		145 01
Examining committee....	\$90 00	
Bonding companies ..	45 00	
Gas and electric light ..	63 62	
Contributions ("safe and sane Fourth," etc) ..	35 00	
Rent safe-deposit box ..	5 00	
Sundries (including \$3 03 interest on bills payable)....	20 01	
		258 63
Interest and dividends to stockholders....		12,000 00
Total disbursements.....		25,279 46
Balance ..		353,869 35

LEDGER ASSETS

Book value of real estate ..	53,230 60
Mortgage loans on real estate ..	293,035 00
Cash in office ..	413 56
Deposits in trust companies and banks on interest ..	7,051 95
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	138 24
Total ledger assets.	353,869 35

NONLEDGER ASSETS

Interest due and accrued on mortgages ..	3,322 29
Market value of real estate over book value.	11,800 00
Furniture, fixtures, and safes ..	1,000 00
Gross assets..	369,991 64

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and safes....	1,000 00
Total admitted assets.....	368,991 64

LIABILITIES

Total claims for losses ..	330 00
Unearned premiums at 50 per cent on fire risks running one year or less.	\$2,300 72
Unearned premiums pro rata on fire risks running more than one year..	18,147 30
Total unearned premiums as computed above....	20,448 02
Interest due or accrued, remaining unpaid ..	102 08
State, county, and municipal taxes due or accrued....	569 32
Due and to become due for borrowed money ..	7,000 00
Total liabilities, except capital stock.....	28,449 42
Cash capital ..	100,000 00
Surplus over all liabilities ..	240,542 22
Surplus to policyholders.....	340,542 22
Total liabilities ..	368,991 64

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$7,808,387 00	\$41,225 89
Written during the year	4,076,818 00	17,132 66
Total	11,885,205 00	58,358.55
Expired and terminated	3,565,956 00	16,393 82
In force at end of the year.	8,319 249 00	41,964 73
Deduct amount reinsured	171,583 00	1,503 31
Net amount in force	8,147,666 00	40,461 42

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year less 1912	\$1,471,613 00	\$4,601 43	One-half. . .	\$2,300 72
1911	1,900 00	10 90	One-fourth . .	2 72
Two years 1912	1,250 00	8 50	Three-fourths..	6 37
1910	1,566,800 00	8,275 56	One-sixth . .	1,379 26
1911	1,863,521 00	9,030 38	One-half. . .	4,515 19
1912	2,007,972 00	9,154 79	Five-sixths . .	7,628 99
5 years. 1908	217,448 00	1,955 37	One-tenth . .	195 54
1909	225,242 00	2,036 44	Three-tenths..	610 93
1910	219,850 00	1,608 12	One-half. . .	804 06
1911	295,816 00	1,988 50	Seven-tenths .	1,391 95
1912	276,254 00	1,791 43	Nine-tenths .	1,612 29
Total	8,147,666 00	40,461 42	. . . . .	20,448 02

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$4,076,818 00
Less \$359,571 risks canceled and \$95,266 reinsurance in companies authorized in District of Columbia	454,837 00
Net risks written	3,621,981 00
Gross premiums received.	17,133 00
Less \$1,129 returned premiums and \$739 premiums for reinsurance in companies authorized in District of Columbia	1,868 00
Net premiums received	15,265 00
Losses paid (deducting salvage)	3,174 00
Less losses on risks reinsured in companies authorized in District of Columbia	108 00
Net losses paid.	3,066 00
Losses incurred	3,386 00

NATIONAL UNION INSURANCE CO., WASHINGTON, D. C.

[Located at No 918 F Street NW, Washington, D. C. Incorporated, 1865, commenced business, 1865.
Albert F. Fox, president, Philip F. Larnar, secretary

CAPITAL.

Capital stock paid in cash	\$100,000 00
Amount of ledger assets Dec 31, of previous year	\$265,683 26

INCOME.

Gross premiums, fire	\$25,084 84
Deduct gross amount paid for—	
Reinsurance, fire	\$4,155 78
Return premiums, fire	2,439 48
	6,595 26
Total premiums (other than perpetuals)	18,489 58
Interest on mortgage loans	5,295 17
Interest on collateral loans	175 00
Rents, including company's occupancy of its own buildings	11,282 04
Total interest and rents	16,752 21
Total income.	35,241 79
Total	300,925 05

DISBURSEMENTS.

Gross amount paid for losses, fire	\$6,010 17
Deduct amount received for reinsurance, fire	2,383 46
Net amount paid for losses	\$3,626 71
Commissions or brokerage	5,520 58
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	4,574 00
Rents, including company's occupancy of its own buildings	2,000 00
Advertising, printing, and stationery	478 23
Postage, telegrams, telephone, and express	216 40
Legal expenses	250 00
Repairs and expenses on real estate	6,256 45
Taxes on real estate	1,541 04
State taxes on premiums	285 59
Insurance department licenses and fees	60 00
All other licenses, fees, and taxes	53 38
Miscellaneous	373 42
Dividend	7,000 00
Bills payable	3,500 00
Total disbursements	35,735 80
Balance	265,189 25

LEDGER ASSETS.

Book value of real estate	158,213 11
Mortgage loans on real estate	99,300 00
Loans secured by pledge of bonds, stocks, or other collaterals	3,500 00
Cash in office	1,368 71
Deposits in trust companies and banks not on interest	1,680 53
Agents' balances, representing business written subsequent to Oct 1, 1912	791 26
Agents' balances, representing business written prior to Oct 1, 1912	355.64
Total ledger assets	265,189 25

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,075 99
Interest due and accrued on bonds	39 86
Rents due and accrued on company's property	168 50
Total	1,284 35
Market value of real estate over book value	12,520 89
Furniture, maps, etc	1,000 00
Gross assets	279,994 49

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and maps	\$1,000 00
Agents' balances, representing business written prior to Oct 1, 1912	355 64
Total	1,355 64
Total admitted assets	278,638 85

LIABILITIES

Losses adjusted and unpaid, due and not due	\$677 34
Deduct reinsurance	66 67
Net amount of unpaid losses	610 67
Unearned premiums at 50 per cent on fire risks running 1 year or less	1,871 76
Unearned premiums pro rata on fire risks running more than 1 year	22,837 66
Total unearned premiums as computed above	24,709 42
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	137,33
State, county, and municipal taxes due or accrued	316 05
Commissions, brokerage, and other charges due or to become due to agents and brokers	125 79
Return premiums, \$52 81, reinsurance premiums, \$515 49	568 30
Total liabilities, except capital stock	26,457 56
Cash capital	100,000 00
Surplus over all liabilities	152,171 29
Surplus to policyholders	252,171 29
Total liabilities	278,638 85

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$12,683,757 00	\$56,224 63
Written during the year	6,372,750 00	25,034 84
Total	19,056,507 00	81,309 47
Expired and terminated	5,499,116 00	22,522 71
In force at end of the year	13,557,391 00	58,786 76
Deduct amount reinsured	1,960,500 00	12,798 35
Net amount in force	11,596,891 00	45,988 41

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less	1912 \$999,979 00	\$3,743 51	One-half.	\$1,871 76
3 years.	1910 2,396,655 00	8,390 20	One-sixth ..	1,398 37
	1911 2,759,209 00	9,809 00	One-half ..	4,904 50
	1912. 3,551,900 00	11,908 85	Five-sixths . . .	9,924 04
5 years	1908 370,445 00	2,340 24	One-tenth ..	234 02
	1909 99,147 00	1,433 68	Three-tenths. . .	430 10
	1910 385,570 00	2,950 11	One-half.	1,475 06
	1911 378,164 00	1,999 85	Seven-tenths ..	1,399 90
	1912 655,822 00	3,412 97	Nine-tenths ..	3,071 67
Total	11,596,891 00	45,988 41	... . . . .	24,709 42

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire	\$6,372,750 00
Less \$947,077 risks canceled, and \$1,960,500 reinsurance in companies authorized in District of Columbia.		2,907,577 00
Net risks written.		3,465,173 00
Gross premiums received		25,034 84
Less \$2,439 48 returned premiums, and \$4,155 78 premiums for reinsurance in companies authorized in District of Columbia		6,595 26
Net premiums received.		18,489 58
Losses paid (deducting salvage)		6,010 17
Less losses on risks reinsured in companies authorized in District of Columbia		2,383 46
Net losses paid		3,626 71
Losses incurred		6,687 51
Less losses on risks reinsured in companies authorized in District of Columbia		2,450 13
Net losses incurred		4,237 38

POTOMAC INSURANCE CO OF THE DISTRICT OF COLUMBIA

[Located at No 902 F Street NW, Washington, D C Incorporated, 1831, commenced business, 1831
Geo W F Swartzell, president, Alex K Phillips, secretary]

CAPITAL

Capital stock paid in cash	\$200,000 00
Amount of ledger assets Dec 31 of previous year	\$366,548 31

INCOME

Gross premiums, fire	\$470,210 27
Deduct gross amount paid for—	
Reinsurance, fire	\$122,729 24
Return premiums, fire	132,914 93
	255,644 17
Total premiums (other than perpetual)	214,566 10

Interest on mortgage loans	\$12,294 11
Interest on bonds and dividends on stocks	1,450 00
Interest from other sources	94 89
Rents, including company's occupancy of its own buildings	2,220 82
Total interest and rents	\$16,059 82
Sale of furniture and fixtures	249 00
Commission on loans	608 25
Increase in book value of ledger assets (real estate)	14 87
Total income	231,498 04
Total	598,046 35

DISBURSEMENTS

Gross amount paid for losses, fire	\$297,539 66
Deduct amount received for—	
Salvage, fire	\$158 11
Reinsurance, fire	147,151 07
	147,309 18
Net amount paid for losses	150,230 48
Expenses of adjustment and settlement of losses	3,113 53
Commissions or brokerage	71,743 89
Salaries and expenses of special and general agents	110 79
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	6,490 11
Rents, including company's occupancy of its own buildings	1,206 00
Advertising, printing, and stationery	722 86
Postage, telegrams, telephone, and express	388 40
Legal expenses	100 00
Repairs and expenses on real estate	846 51
Taxes on real estate	299 42
State taxes on premiums	2,751 01
Insurance department licenses and fees	527 20
All other licenses, fees, and taxes	1,120 81
Miscellaneous expenses	374 59
Interest and dividends to stockholders	12,000 00
Agents' balances charged off	262 01
Total disbursements	252,287 61
Balance	345,758.74

LEDGER ASSETS

Book value of real estate	36,875 00
Mortgage loans on real estate	244,680 00
Book value of bonds and stocks	15,000 00
Cash in office	14 09
Deposits in trust companies and banks not on interest	20,301 28
Deposits in trust companies and banks on interest	11,199 14
Agents' balances, representing business written subsequent to Oct 1, 1912	17,347 09
Special deposit Philadelphia bonds	100 00
Due by companies on paid losses	242 14
Total ledger assets	345,758 74

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$3,068 07
Interest due and accrued on bonds	40 00
Rents due and accrued on company's property	28 41
Total	3,136 48
Market value of bonds and stocks over book value	18,010 00
Total admitted assets	366,905 22

LIABILITIES

Losses adjusted and unpaid, due and not due	\$89,007 76
Deduct reinsurance	28,340 41
Net amount of unpaid losses	60,667 35
Unearned premiums at 50 per cent on fire risks running one year or less	48,178 30
Unearned premiums pro rata on fire risks running more than one year	36,112 57
Total unearned premiums as computed above	84,290 87
State, county, and municipal taxes due or accrued	1,709 25
Total liabilities, except capital stock	146,667 47
Cash capital	200,000 00
Surplus over all liabilities	20,237 75
Surplus to policy holders	220,237 75
Total liabilities	366,905 22

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.	\$39,974,316 00	\$378,488 97
Written during the year.	48,372,650 00	470,210 27
Total.	88,346,966 00	848,699 24
Expired and terminated.	58,531,307 00	573,997 86
In force at end of the year.	29,815,659 00	274,701 38
Deduct amount reinsured.	11,877,383 00	116,063 66
Net amount in force.	17,938,276 00	158,637 72

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year and less 1912	\$8,377,809 00	\$96,356 60	One-half	\$48,178 30
2 years 1911	58,549 00	1,024 96	One-fourth	256 24
1912	86,114 00	737 95	Three-fourths	553 46
3 years. 1910	1,390,868 00	11,343 12	One-sixth	1,890 52
1911	1,321,628 00	13,393 04	One-half	6,696 52
1912	3,866,901 00	20,949 99	Five-sixths	17,468 33
4 years. 1909	28,029 00	59 20	One-eighth	7 40
1910	17,037 00	90 48	Three-eighths	33 94
1911	4,579 00	12 80	Five-eighths	8 01
1912	16,450 00	66 47	Seven-eighths	58 16
5 years. 1908	378,387 00	1,661 20	One-tenth	166 12
1909	298,878 00	1,549 36	Three-tenths	464 81
1910	723,347 00	2,726 58	One-half	1,363 29
1911	619,201 00	3,218 04	Seven-tenths	2,252 63
1912	750,499 00	5,447 93	Nine-tenths	4,903 14
Total	17,938,276 00	158,637 72		84,200 87

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.	\$6,409,764 00
Less \$996,016 risks canceled and \$605,659 reinsurance in companies authorized in District of Columbia	1,601,675 00
Net risks written.	4,808,089 00
Gross premiums received.	25,864 34
Less \$3,647 30 returned premiums, and \$5,384 07 premiums for reinsurance in companies authorized in District of Columbia.	9,031 37
Net premiums received.	16,832 97
Losses paid (deducting salvage)	11,457 74
Less losses on risks reinsured in companies authorized in District of Columbia	5,462 07
Net losses paid.	5,995 67
Losses incurred	11,264 73
Less losses on risks reinsured in companies authorized in District of Columbia	5,650 96
Net losses incurred.	5,613 77

MUTUAL FIRE INSURANCE CO OF THE DISTRICT OF COLUMBIA

[Located at New York Avenue and Thirteenth Street NW, Washington, D C Incorporated, 1855, commenced business, 1855 George T Dearing, president. L Pierce Boteler, secretary.]

BALANCE

Amount of ledger assets, Dec 31, of previous year. \$327,628 35

INCOME

Gross premiums, fire \$27,978 15
Deduct gross amount paid for return premiums, fire 530 92
Total premiums (other than perpetuals) 27,447 23

Interest on mortgage loans	\$12,303 33
Interest on bonds	250 00
Rents, including company's occupancy of its own buildings	4,342 00
Total interest and rents	\$16,895 33
Duplicate policies	8 50
Refund Narn fire loss paid in 1912	6 00
Total income	44,357 06
Total	371,985 41

DISBURSEMENTS

Gross amount paid for losses, fire	9,410 02
Expenses of adjustment and settlement of losses	3 75
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	9,439 00
Rents, including company's occupancy of its own buildings	1,800 00
Advertising, printing, and stationery	224 36
Postage, telegrams, telephone, and express	424 00
Repairs and expenses on real estate	1,353 66
Taxes on real estate	660 00
Insurance department licenses and fees	10 00
All other licenses, fees, and taxes	15 62
To policyholders Return of savings, \$0,237 34, surrendered policies, \$20,297 23	29,534 57
Safe deposit box, \$20, special notice in newspaper, \$48 38 annual meeting, \$40 25	108 63
Examination of securities and annual report (policyholders' committee)	10 00
Premiums on bonds secretary and treasurer, \$45, water, \$12 50, ice, \$15 50, papers, \$16 76	89 76
Car fare, \$40 25, notary, \$1, directory, \$7, balance sheet, \$32, gifts, janitor, \$7	87 25
Repairs adding machine and typewriters	2 10
Total disbursements	53,172 72
Balance	318,812 69

LEDGER ASSETS

Book value of real estate	63,126 06
Mortgage loans on real estate	231,850 00
Book value of bonds	5,000 00
Cash in office	1,455 37
Deposits in trust companies and banks not on interest	17,381 26
Total ledger assets	318,812 69

NON LEDGER ASSETS

Interest due and accrued on mortgages	\$3,504 42
Interest due and accrued on bonds	20 83
Rents due and accrued on company's property	75 00
Total	3,600 25
Market value of bonds over book value	525 00
(Premium notes on insurance in force and in course of renewal, \$2,687,581 04)	
Total admitted assets	322,937 94

LIABILITIES

Losses in process of adjustment or in suspense	1,928 25
Unearned premiums at 50 per cent on fire risks running one year or less	\$11,131 55
Unearned premiums pro rata on fire risks running more than one year	626 01
Total unearned premiums as computed above	11,757 56
Total	13,685 81
Surplus to policyholders	309,252 13
Total liabilities	322,937 94

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$13,504,032 00	\$23,426 58
Written during the year	16,915,651 00	27,978 15
Total	30,419,683 00	51,404 73
Expired and terminated	16,796,806 00	27,705 32
Net amount in force	13,622,877 00	23,699 41

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
One year or less.. 1912 ..	\$13,384,208 00	\$22,263 11	One-half . . .	\$11,131 55
2 years.. 1911	3,500 00	15 50	One-fourth . .	3 87
1912	7,200 00	19 10	Three-fourths .	14 32
3 years.. 1910..	61,575 00	269 83	One-sixth . .	44. 97
1911 ..	46,246 00	245 05	One-half . . .	122 52
1912	57,783 00	290 12	Five sixths . .	241 77
4 years.. 1909	5,000 00	40 00	One-eighth . .	5 00
1912	2,800 00	11 80	Seven-eighths .	10. 32
5 years... 1908	21,745 00	175 15	One-tenth . . .	17. 52
1909	17,220 00	227 75	Three-tenths . .	68 32
1910	2,000 00	10 00	One-half . . .	5 00
1911	13,600 00	132 00	Seven-tenths .	92 40
Total..	13,622,877 00	23,609 41	. . . . .	11,757 56

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Net risks written..	\$16,915,651 00
Gross premiums received	27,978 15
Less returned premiums	530 92
Net premiums received	27,447 23
Net losses paid	9,410 02
Net losses incurred	8,237 32

MUTUAL INVESTMENT FIRE INSURANCE CO OF THE DISTRICT OF COLUMBIA

[Located at No 911 H Street NW, Washington, D C Incorporated, 1896, commenced business, 1896
Bernard Leonard, president, Horace L. Beall, secretary]

BALANCE

Amount of ledger assets, Dec 31, of previous year \$4,742 01

INCOME

Gross premiums, fire	549 64
Interest on mortgage loans	201 00
Surveys.	18 00
Total income	768 64
Total	5,510 65

DISBURSEMENTS

Gross amount paid for losses, fire	12 00
Expenses of adjustment, settlement of losses	10 00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	135 00
Rents, including company's occupancy of its own buildings.	50 00
Advertising, printing, and stationery	20 11
Postage, telegrams, telephone, and express	1 25
Notary fee	1 00
Inspections and surveys	18 00
Insurance department licenses and fees	10 00
Sign boards	5 50
Refund of overpayments on premiums	3 00
Settlement of canceled policies	20 46
Auditors' expenses.	10 00
Total disbursements	296 32
Balance	5,214 34

LEDGER ASSETS

Mortgage loans on real estate	4,700 00
Deposits in trust companies and banks	514 33
Total ledger assets	5,214 33

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$137 82
Total admitted assets.	<u>5,352 15</u>

LIABILITIES

Unearned premiums at 50 per cent on fire risks running one year or less	\$241 03
Unearned premiums pro rata on fire risks running more than one year	16 66
Total unearned premiums as computed above.	257 69
Surplus to policyholders	<u>5,094 46</u>
Total liabilities.	<u>5,352 15</u>

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.	\$153,800 00	\$453 02
Written during the year	214,660 00	549 64
Total.	398,460 00	1,003 56
Expired and terminated	200,525 00	491 50
In force at end of the year	197,935 00	512 06

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
One year or less .. 1912	\$194,935 00	\$482 06	One-half . . .	\$241 03
Two years 1912	2,000 00	20 00	Three-fourths . .	15 00
Three years.. . . 1910	1,000 00	10 00	One-sixth . . .	1 66
Total.	197,935 00	512 06	.....	257 69

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less risks canceled	\$214,660 00
Net risks written	<u>16,725 00</u>
Net premiums received	197,935 00
Net losses paid.	<u>549 64</u>
Net losses incurred.	12 00
	<u>12 00</u>

MUTUAL PROTECTION FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA

[Located at No 1333 F Street NW, Washington, D. C. Incorporated, 1876, commenced business, 1876
James G. Hill, president, James E. Fitch, secretary]

BALANCE

Amount of ledger assets Dec 31 of previous year	\$20,744 92
---	-------------

INCOME

Gross premiums, fire.	\$2,967 46
Deduct gross amount paid for return premiums, fire.	7 50
Total premiums (other than perpetuials)	2,959 96
Interest on mortgage loans.	1,497 08
Total income.	<u>4,457 04</u>
Total.	<u>34,201 96</u>

DISBURSEMENTS

Gross amount paid for losses, fire	\$383 17
Commission or brokerage	9 09
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.	1,750 00
Rents, including company's occupancy of its own buildings	360 00
Advertising, printing, and stationery	<u>22 18</u>

Postage, telegrams, telephone, and express	\$7 00
Insurance department licenses and fees	10 00
Returned to policyholders for rebate or dividends	1,047.32
Total disbursements.....	3,588 76
Balance..	30,613 20

LEDGER ASSETS

Mortgage loans on real estate	\$25,700 00
Cash in office	157 49
Deposits in trust companies and banks not on interest.....	4,755 80
Total ledger assets.....	30,613 20

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$400 63
(Premium or deposit notes held by the company, being 541 in number liable to future assessments for payment of claim, deducting the amount already assessed or collected thereon not carried in, \$105,763 02)	
Total admitted assets.....	31,013 83

LIABILITIES

Unearned premiums, at 50 per cent on fire risks running one year or less	\$1,427 95
Unearned premiums, pro rata on fire risks running more than one year	220 24
Total unearned premiums as computed above	\$1,648 19
Dividends declared and unpaid to policyholders	452 31
Total	2,100 50
Surplus to policyholders	28,913 33
Total liabilities	31,013 83

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$1,336,080 00	\$3,622 48
Written during the year	1,348,080 00	2,967 46
Total	2,684,160 00	6,589 94
Expired and terminated	1,433,680 00	3,292 94
In force at end of the year	1,250,480 00	3,297 00

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year less	1912 \$1,154,080 00	\$2,855 89	One-half.....	\$1,427 95
3 years	1910.. 15,000 00	56 25	One-sixth	9 38
	1911.. 23,000 00	82 50	One-half	41 25
	1912.. 21,250 00	104 07	Five sixth	88 73
5 years	1908 18,100 00	88 32	One-tenth	8 83
	1910. 2,150 00	14 64	One-half	7 32
	1911 16,000 00	95 83	Seven-tenths ..	66 73
Total.....	1,250,480 00	3,297 00		1,648 19

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$1,318,080 00
Less risks canceled	97,600 00
Net risks written	1,250,480 00
Gross premiums received	2,967 46
Less returned premiums	7 50
Net premiums received	2,959 96
Net losses paid	383 17
Net losses incurred	383 17

COMPARATIVE TABLES.

DOMESTIC FIRE INSURANCE COMPANIES,
DECEMBER 31, 1912.

TABLE A — *Assets — Showing the nature of the assets of domestic joint-stock fire and marine, of Columbia,*

Name and location	Date of incorporation	Market value of real estate	Loans on mortgages
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN			
Ætna, Hartford, Conn.	1819	\$375,000 00	
Agricultural, Watertown, N Y	1863	30,013 19	\$745,482 00
Allemania, Pittsburgh, Pa.	1868	96,906 05	890,750 00
American and Foreign Marine, New York, N Y	1896		
American Central, St. Louis, Mo	1853		35,639 61
American Druggists' Fire, Cincinnati, Ohio	1832		
American, Newark, N J	1846	468,000 00	1,757,740 75
American Union Fire, Philadelphia, Pa	1910	24,000 00	83,650 00
Boston, Boston, Mass	1873	294,000 00	455,800 00
Buffalo German, Buffalo, N Y	1867	500,000 00	426,300 00
Camden Fire, Camden, N J	1841	80,500 00	741,400 00
Citizens, St. Louis, Mo	1837		97,200 00
City of New York, New York, N Y	1905		246,000 00
Columbia, Jersey City, N J	1901		
Connecticut Fire, Hartford, Conn.	1850	189,200 00	1,014,350 00
Continental, New York, N Y	1853	1,175,000 00	2,700 00
County Fire, Philadelphia, Pa.	1832	71,165 00	178,100 00
Dixie Fire, Greensboro, N C	1906	100,000 00	326 353 47
Equitable Fire & Marine, Providence, R I	1859	101,180 00	122,550 00
Federal, Jersey City, N J	1901		30,000 00
Fidelity-Phenix Fire, New York, N Y	1910	572,500 00	29,500 00
Fire Association of Philadelphia, Philadelphia, Pa.	1820	704,677 17	1,987,931 66
Fireman's Fund, San Francisco, Cal.	1863	471,000 00	1,004,083 33
Firemen's, Newark, N J	1855	1,036,526 26	2,626,150 00
Franklin Fire, Philadelphia, Pa.	1829	163,000 00	36,535 00
Georgia Home, Columbus, Ga.	1859	60,000 00	52,375 00
German Alliance, New York, N Y	1897		55,000 00
German American Fire, Baltimore, Md.	1880	59,733 34	647,211 91
German American, New York, N Y	1872	2,470,000 00	108,800 00
German Fire, Peoria, Ill.	1876	250,000 00	210,271 00
Germania Fire, New York, N Y	1859	750,000 00	430,000 00
Guard Fire & Marine, Philadelphia, Pa	1853	267,250 00	184,700 00
Glens Falls, Glens Falls, N Y	1849	117,013 02	1,922,800 00
Globe & Rutgers Fire, New York, N Y	1899	72,945 00	108,700 99
Granite State Fire, Portsmouth, N H	1885	45,000 00	10,100 00
Hanover Fire, New York, N Y	1852	1,129,473 00	3,500 00
Hartford Fire, Hartford, Conn.	1810	752,600 00	618,666 07
Home, New York, N Y	1853		21,300 00
Humboldt Fire, Pittsburgh, Pa.	1871	100 589 16	876,888 79
Insurance Co of North America, Philadelphia, Pa	1794	293,875 00	298,935 00
Insurance Co of the State of Pennsylvania, Philadelphia, Pa	1794	215,297 85	60,800 00
Maryland Motor Car, Wilmington, Del.	1912		
Massachusetts Fire & Marine, Boston, Mass.	1910		
Milwaukee Mechanics', Milwaukee, Wis	1852	52,825 00	1,799,800 00
Nassau & Dutchess Fire, New York, N Y	1852	15,000 00	48,483 86
National Fire, Hartford, Conn.	1869	629,517 49	1,665,800 00
National Union Fire, Pittsburgh, Pa	1901	7,965 66	623,700 00
New Hampshire Fire, Manchester, N H	1869	108,350 00	114,050 00
Northwestern National, Milwaukee, Wis	1869	176,050 23	1,259,300 00
Old Colony, Boston, Mass	1906		60,000 00
Orient, Hartford, Conn.	1867	167,686 38	
Pennsylvania Fire, Philadelphia, Pa.	1825	149,000 00	174,750 00
Phenix, Hartford, Conn.	1854	141,013 38	27,700 00
Providence Washington, Providence, R I	1799		
Queen, New York, N Y	1891		65,000 00
Rhode Island, Providence, R I	1905		
St. Paul Fire & Marine, St. Paul, Minn.	1865	270,280 71	567,705 00
Security, New Haven, Conn.	1841	265,000 00	300,300 00
Springfield Fire & Marine, Springfield, Mass	1849	300,000 00	1,716,370 00
Standard Fire, Hartford, Conn.	1905		
Stealing Fire, Indianapolis, Ind.	1911		1,015,403 14
Teutonia Fire, Pittsburgh, Pa.	1871	70,000 00	781,161 03
Virginia Fire & Marine, Richmond, Va.	1832	70,958 44	47,400 00
Virginia State, Richmond, Va.	1865	135,250 00	46,444 18
Westchester Fire, New York, N Y	1837	5,876 00	149,361 00
Williamsburgh City Fire, New York, N Y	1853	75,000 00	538,400 00
Total		15,730,414 33	29,424,452 40
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.			
Fitchburg Mutual Fire, Fitchburg, Mass.	1847	60,000 00	7,480 00
Mutual Fire, Montgomery Co, Sandy Spring, Md	1848	7,000 00	
Total		67,000 00	7,480 00
LLOYDS ASSOCIATION			
Subscribers at United States Lloyds, New York, N Y	1872		

*mutual fire, and Lloyds insurance companies licensed to transact business in the District
Dec 31, 1912*

I loans on stocks and other collateral	Market value of bonds and stocks	Cash in office and banks	Agents' balances	All other assets	Assets not admitted	Total admitted assets
\$100,000 00	\$19,142,877 14	\$1,718,106 52	\$1,627,803 99	\$95,455 28	\$7,711 57	\$23,051,531 36
132,600 00	2,647,150 75	283,537 97	309,391 78	47,508 76	6,067 27	4,189,617 18
24,000 00	422,045 00	163,345 81	120,118 00	30,628 63	4,796 82	1,747,693 17
297,885 62	981,120 50	26,781 31	49,412 28	8,944 78	740 57	1,065,524 30
	4,174,331 84	328,495 60	701,439 50	24,494 64	13,007 62	5,549,279 19
	300,387 13	14,484 72	13,638 32	5,221 02	602 37	333,128 82
	6,363,168 33	322,581 06	544,883 01	455,823 80	40,022 38	9,806,174 57
27,600 00	459,257 50	274,182 02	312,399 42	25,428 73	6,419 22	1,202,498 45
10,500 00	4,888,824 00	409,757 76	542,605 56	80,265 73	33,215 15	6,095,637 90
96,250 00	1,526,788 94	211,881 32	99,012 35	20,313 48	1,681 96	2,793,114 13
	1,725,505 00	39,658 94	228,738 24	31,314 43	909 25	2,942,457 86
	547,830 00	138,802 63	70,184 17	10,687 96	2,596 89	862,107 87
	955,805 00	110,440 05	157,995 95	6,321 45	4,884 16	1,471,708 29
	832,960 00	37,159 28	69,613 40	20,205 82	14,950 00	944,988 50
54,000 00	5,571,850 00	493,385 11	200,387 57	238,609 68	32,672 37	7,735,109 99
500,000 00	22,282,237 00	1,707,129 92	1,044,880 83	438,176 93	80,093 40	27,070,031 28
3,700 00	795,722 00	86,459 24	67,699 82	12,083 29	1,855 59	1,213,103 76
16,700 00	501,060 00	88,714 16	137,389 65	32,058 08	33,438 09	1,168,837 27
	707,721 50	63,697 07	141,782 29	9,407 32	3,400 89	1,142,937 29
	2,285,330 00	440,137 81	458,613 60	96,591 26	37,548 97	3,273,123 80
193,951 12	12,185,736 00	1,137,625 27	805,395 59	477,381 29	63,052 46	15,145,085 69
430,850 00	4,937,316 00	483,326 94	620,462 08	114,969 31	11,493 17	9,091,141 11
	5,421,621 11	685,631 45	1,188,837 54	110,783 71	43,883 09	9,268,921 08
	2,636,960 20	61,825 50	427,927 31	50,964 91	3,578 39	6,836,778 79
	2,708,775 00	124,697 96	298,860 20	36,157 90	5,210 66	3,362,815 40
14,370 00	500,885 00	43,541 73	83,290 06	20,711 28	12,180 06	762,993 01
	1,629,174 00	21,895 28	152,337 86	8,144 75		1,866,551 59
94,300 00	396,218 50	25,578 50	54,167 75	10,671 85	3,759 37	1,284,122 48
	16,174,451 00	586,365 55	1,788,211 37	157,636 99	47,039 56	21,234,425 35
	310,950 00	126,085 71	107,520 17	6,072 24	1,482 78	1,009,416 34
	4,979,848 00	522,679 99	504,303 93	39,564 00	12,633 65	7,213,762 27
34,700 00	1,790,267 25	105,500 61	135,525 74	32,772 29	1,807 19	2,553,901 70
	2,664,872 51	619,976 49	342,757 65	52,284 21	8,919 55	5,711,448 03
	6,058,827 50	116,149 84	891,568 02	29,791 37	28,574 02	7,249,407 71
	935,295 50	60,951 51	97,917 02	11,203 34	115 14	1,160,352 23
	3,150,018 00	237,270 30	430,125 78	37,222 92	1,951 01	4,985,658 99
6,000 00	21,177,834 59	1,369,515 76	2,361,566 97	268,690 23	62,556 01	26,492,318 21
	29,071,326 00	1,759,494 71	2,437,159 18	312,174 07	195,019 36	33,406,434 00
	119,353 75	131,804 34	135,131 82	19,387 55	4,119 90	1,411,035 51
	14,196,492 08	1,298,192 45	1,635,307 75	206,749 29	19,161 40	17,890,390 17
	2,821,261 75	140,542 27	438,157 34	27,041 03	2,910 67	3,703,189 57
	361,409 33	19,159 95	30,066 67	4,344 97	551 00	414,429 92
50,000 00	1,126,951 00	58,767 20	94,842 12	8,821 08	1,524 46	1,337,856 94
	1,929,360 00	187,697 59	339,745 75	46,644 99	8,488 67	4,347,584 66
	1,190,953 00	106,936 66	113,560 18	8,159 88	750 20	1,482,343 34
	10,113,479 91	1,337,932 79	926,068 35	395,458 53	85,584 16	14,982,672 91
115,000 00	2,507,428 33	213,383 89	564,645 97	226,908 99	45,305 25	4,213,727 59
	5,131,678 87	323,672 56	370,684 10	49,451 67		6,097,887 20
	4,623,618 16	248,256 85	327,937 90	31,775 83	6,612 54	6,560,326 43
	1,090,500 00	93,056 22	88,504 45	3,725 00	1,017 62	1,334,768 05
	2,720,325 00	220,182 73	274,665 06	52,278 51	7,118 83	3,428,018 65
	6,277,221 00	158,088 28	760,482 86	87,560 33	41,958 29	7,855,611 20
275,467 11	9,650,170 50	758,842 94	1,019,628 28	159,526 18	9,831 87	11,806,049 41
	3,720,526 00	449,477 56	551,997 21	54,511 38	610 75	4,775,901 40
	8,607,482 24	428,520 60	786,167 60	114,414 72	7,135 15	9,994,450 01
	1,105,140 00	48,215 58	132,850 49	12,153 98		1,298,300 05
150,000 00	6,566,176 28	353,592 25	677,422 12	218,032 09	17,889 60	8,785,318 85
94,000 00	2,902,208 13	110,648 92	351,249 04	56,101 17	5,010 34	4,074,496 92
	7,330,796 00	659,364 14	1,004,530 78	52,639 89	7,004 15	11,056,692 66
	1,045,465 00	50,822 64	87,812 31	21,439 29	10,175 86	1,195,363 38
29,756 66	254,593 60	114,001 88	57,138 65	25,137 32	1,734 25	1,494,297 00
	48,250 00	60,610 58	98,439 27	12,932 54	3,524 07	1,067,869 35
	1,296,567 75	99,067 76	121,921 82	6,450 65	1,803 65	1,641,607 77
	235,816 00	36,796 16	62,420 36	8,823 70	1,924 40	532,626 00
	4,462,312 50	293,810 04	460,148 95	11,269 46	19,506 57	5,363,271 38
5,000 00	2,341,250 00	395,948 98	288,487 85	47,183 44	6,323 88	3,684,956 39
2,861,675 51	297,519,735 97	23,469,277 81	31,461,939 00	5,435,675 22	1,154,021 84	404,749,148 10
	178,640 00	11,115 09	15,248 23	1,949 44		274,432 76
	338,139 25	13,603 04	323 80	5,251 11		364,317 20
	516,779 25	24,718 13	15,572 03	7,200 55		638,749 96
	917,350 00	259,869 55	509,084 56	39,296 08	43,367 64	1,682,232 55

TABLE B—*Liabilities*—Showing the nature of the liabilities of domestic joint-stock fire the District of Columbia,

Name and location	Losses unpaid			Reinsur- ance due on unpaid losses	Net unpaid losses
	Adjusted	Unadjusted	Resisted		
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN					
Zetna, Hartford, Conn.	\$109,509 79	\$793,737 52	\$55,845 77	\$247,949 49	\$711,143 59
Agricultural, Watertown, N. Y.	54,217 50	106,448 25	19,094 25	53,348 00	126,412 00
Allemania, Pittsburgh, Pa.	17,931 09	42,437 39	8,656 00	7,847 00	61,177 48
American and Foreign Marine, New York, N. Y.		62,085 00		6,369 00	55,716 00
American Central, St. Louis, Mo.	71,719 87	312,911 12	14,800 00	107,100 67	292,330 32
American Druggists' Fire, Cincinnati, Ohio.	1,350 00	7,714 51		2,029 43	7,035 08
American, Newark, N. J.		454,082 69	29,450 00	89,083 40	394,449 29
American Union Fire, Philadelphia, Pa.	59,448 32	68,343 84	7,987 50	55,482 11	80,297 55
Boston, Boston, Mass.	5,199 78	470,246 41	27,066 07	111,459 61	391,052 65
Buffalo German, Buffalo, N. Y.	4,642 53	38,253 80	6,000 00	7,307 62	41,588 71
Camden Fire, Camden, N. J.	4,384 16	178,311 84	4,720 00	40,108 45	147,307 55
Citizens, St. Louis, Mo.	87,700 62	99,686 02	24,342 49	157,597 30	54,131 83
City of New York, New York, N. Y.	2,000 00	59,724 00	14,860 00	52,102 72	24,481 28
Columbia, Jersey City, N. J.		70,236 28	1,104 65	43,253 10	28,087 83
Connecticut Fire, Hartford, Conn.	81,553 23	288,747 76	41,559 01	89,959 15	322,200 85
Continental, New York, N. Y.		517,331 70	43,352 50	75,459 43	485,204 77
County Fire, Philadelphia, Pa.	6,497 44	21,848 00	955 89	2,320 70	26,980 63
Dixie Fire, Greensboro, N. C.	5,749 48	32,952 00	2,812 00	3,072 75	38,440 73
Equitable Fire & Marine, Providence, R. I.	26,228 06	53,173 93	11,674 21	40,006 12	51,070 08
Federal, Jersey City, N. J.	24,147 17	672,253 00		327,253 00	369,147 17
Fidelity-Phoenix Fire, New York, N. Y.	24,147 17	606,552 15	48,752 00	119,680 75	535,623 40
Fire Association of Philadelphia, Phila- delphia, Pa.	104,256 80	267,950 16	42,554 57	59,616 25	355,145 28
Fireman's Fund, San Francisco, Cal.	59,203 92	753,552 88	90,491 89	416,008 91	487,239 78
Firemen's, Newark, N. J.	159,047 09	185,565 83	20,891 02	74,428 40	291,075 54
Franklin Fire, Philadelphia, Pa.	33,535 15	141,734 82	9,414 81	29,815 85	154,868 93
Caesars Home, Columbia, Pa.	35,654 11	35,746 70	7,600 00	16,898 15	51,502 66
.....		256,797 00	35,168 00	234,344 00	102,244 19
.....		15,948 95	9,322 01	7,165 30	18,105 66
.....		1,037,707 00	101,986 00	432,023 52	820,524 48
.....		38,560 00	2,855 89	6,113 31	60,385 57
.....		87,202 06	37,457 38	55,513 23	182,473 13
.....		73,517 00	3,800 00	19,267 00	55,050 00
.....		196,380 90	26,750 00	53,308 09	207,461 00
.....		564,252 00	39,153 00	164,316 00	532,720 00
.....		49,989 04	6,100 00	16,271 44	52,593 60
.....		245,758 72	18,490 32	78,878 18	259,922 41
.....		871,311 76	101,933 77	199,420 63	1,274,370 64
Home, New York, N. Y.	279,685 11	1,533,496 15	119,500 67	668,685 20	1,263,997 33
Humboldt Fire, Pittsburgh, Pa.	5,709 90	62,229 54	4,252 44	5,363 48	66,828 40
Insurance Co. of North America, Phila- delphia, Pa.	112,424 61	1,264,218 01	33,229 38	68,272 00	1,341,600 00
Insurance Co. of the State of Pennsylv- ania, Philadelphia, Pa.	63,004 25	283,101 02	40,532 18	118,056 39	268,581 66
Maryland Motor Car, Wilmington, Del.		6,554 52	1,500 00		8,054 52
Massachusetts Fire & Marine, Boston, Mass.	15,234 78	43,551 00		3,502 70	55,283 08
Milwaukee Mechanics', Milwaukee, Wis.	60,218 23	145,471 38	8,848 20	50,139 50	164,398 31
Nassau & Dutchess Fire, New York, N. Y.	13,644 67	81,071 85	5,875 00	13,306 48	87,285 04
National Fire, Hartford, Conn.	106,037 22	833,398 28	62,041 31	415,180 78	586,298 03
National Union Fire, Pittsburgh, Pa.	31,547 39	202,203 04	44,105 75	93,939 24	183,316 94
New Hampshire Fire, Manchester, N. H.	69,594 44	228,572 87	14,159 00	101,369 38	210,956 93
New Northwestern National, Milwaukee, Wis.	59,646 28	88,028 10	21,550 00	17,216 29	152,008 09
Old Colony, Boston, Mass.	1,272 74	92,504 08	5,250 00	33,694 05	65,332 77
Orient, Hartford, Conn.	16,280 00	118,119 40	17,363 75	22,330 31	129,426 84
Pennsylvania Fire, Philadelphia, Pa.	21,313 94	296,696 96	26,344 46	24,237 81	320,117 55
Phoenix, Hartford, Conn.	246,766 19	277,575 37	31,226 41	70,566 63	485,001 34
Providence Washington, Providence, R. I.	52,647 21	419,550 85	23,908 21	129,082 82	367,023 45
Queen, New York, N. Y.	136,038 66	265,739 50	59,961 00	49,921 83	411,817 33
Rhode Island, Providence, R. I.	13,398 22	44,221 99	5,913 94	16,778 89	46,780 26
St. Paul Fire & Marine, St. Paul, Minn.	90,659 49	531,338 74	29,105 00	199,093 81	452,009 42
Security, New Haven, Conn.	53,896 36	172,058 07	23,623 10	61,053 59	188,523 94
Springfield Fire & Marine, Springfield, Mass.	94,053 58	405,367 89	45,185 47	75,373 17	469,233 77
Standard Fire, Hartford, Conn.		26,959 29	500 00	1,828 89	25,630 40
Sterling Fire, Indianapolis, Ind.	1,335 36	19,335 87		6,004 44	14,666 79

and marine, mutual fire, and Lloyds insurance companies licensed to transact business in Dec 31, 1912

Reclaim- able on perpetual policies	Unearned premiums, fire	Unearned premiums, marine and inland	All other claims	Total lia- bilities	Capital	Net surplus over capital	Surplus as regards policy holders
\$104,750 75	\$7,926,812 08	\$437,384 65	\$633,047 70	\$9,813,138 86	\$5,000,000 00	\$8,238,302 50	\$13,238,392 50
1,833,031 45	1,833,031 45		250,168 48	2,209,611 93	500,000 00	1,480,005 25	1,980,005 25
757,900 90	757,900 90		19,880 75	888,959 13	200,000 00	708,634 04	908,634 04
-----	-----	50,174 09	35,700 59	141,590 68	300,000 00	623,933 62	923,933 62
-----	2,700,884 10	1,155 95	144,633 69	3,139,004 06	2,000,000 00	410,275 13	2,410,275 13
-----	48,461 97		4,235 11	59,732 16	200,000 00	73,396 66	273,396 66
-----	4,762,712 85	17,614 38	556,205 53	5,731,072 05	1,000,000 00	3,135,102 52	4,135,102 52
-----	547,708 94		7,120 00	635,126 49	500,000 00	67,371 96	567,371 96
-----	1,500,523 61	609,348 42	144,323 17	2,045,247 85	1,000,000 00	3,050,390 05	4,050,390 05
-----	678,804 72		60,000 00	780,393 43	200,000 00	1,812,720 70	2,012,720 70
27,620 17	1,286,949 63		41,540 96	1,503,418 31	600,000 00	839,039 05	1,439,039 05
-----	433,097 59	4,119 45	4,675 00	496,023 87	200,000 00	166,034 00	366,034 00
-----	569,002 12		73,559 87	667,043 27	500,000 00	304,605 02	804,605 02
-----	-----	172,604 28	17,000 00	217,602 11	400,000 00	327,296 39	727,296 39
-----	4,111,887 66		35,000 00	4,469,088 51	1,000,000 00	2,266,021 48	3,266,021 48
-----	8,953,807 53	68,410 04	1,072,617 74	10,580,040 08	2,000,000 00	14,489,991 20	16,489,991 20
186,308 35	337,714 58		15,430 45	566,434 01	400,000 00	246,669 75	646,669 75
-----	416,104 02		10,000 00	464,544 75	500,000 00	204,292 52	704,292 52
-----	240,327 22	14,216 88	175,959 81	481,573 99	400,000 00	261,363 30	661,363 30
-----	-----	615,185 35	300,397 62	1,284,730 14	1,000,000 00	988,393 66	1,988,393 66
-----	6,766,351 01	68,441 27	675,000 00	8,045,415 68	2,500,000 00	4,599,670 01	7,099,670 01
1,574,187 52	3,776,210 51		45,334 50	5,750,877 81	750,000 00	2,590,263 30	3,340,263 30
-----	3,212,513 12	600,440 61	364,000 00	4,664,193 51	1,500,000 00	3,104,730 57	4,604,730 57
-----	2,781,578 19		40,885 57	3,113,539 30	1,000,000 00	2,723,239 49	3,723,239 49
691,192 33	1,294,697 93		80,203 47	2,220,962 66	500,000 00	641,852 74	1,141,852 74
-----	307,276 85		10,007 38	368,786 89	300,000 00	94,206 12	304,206 12
-----	466,074 14		55,970 00	624,288 33	400,000 00	842,263 56	1,242,263 56
123 00	242,807 74		14,579 65	275,616 05	500,000 00	508,506 43	1,008,506 43
-----	8,444,179 06		397,323 63	9,062,027 17	2,000,000 00	9,576,398 18	11,576,398 18
-----	479,785 61		49,330 40	589,501 58	200,000 00	219,914 76	419,914 76
-----	3,300,304 32		117,169 94	3,599,947 39	1,000,000 00	2,613,814 88	3,613,814 88
598,814 30	953,788 20		3,500 00	1,614,152 60	500,000 00	439,752 20	999,752 20
-----	2,292,033 40	34,206 70	191,041 26	2,724,742 36	500,000 00	2,466,705 67	2,986,705 67
-----	2,704,970 02		411,992 21	3,649,632 53	400,000 00	3,199,724 88	3,599,724 88
-----	659,544 84		16,309 05	628,447 49	200,000 00	331,904 74	531,904 74
-----	2,701,091 59		113,052 91	3,074,066 91	1,000,000 00	911,592 08	1,911,592 08
-----	13,539,114 52	332,671 88	832,468 95	15,673,825 99	2,000,000 00	8,513,692 22	10,513,692 22
-----	11,947,161 00	394,259 00	449,261 99	16,054,679 32	3,000,000 00	14,361,755 28	17,361,755 28
-----	760,372 85		6,850 00	834,051 25	300,000 00	276,084 26	576,084 26
728,939 48	6,102,904 05	751,405 06	925,541 58	9,850,390 17	4,000,000 00	4,000,000 00	8,000,000 00
416,784 94	1,755,270 01	20,190 29	38,870 47	2,499,697 37	800,000 00	403,492 20	1,203,492 20
-----	48,839 29		10,055 89	66,949 70	300,000 00	47,480 22	347,480 22
-----	338,653 64	60,629 92	10,081 94	464,648 58	500,000 00	373,208 36	873,208 36
-----	2,258,380 85		145,035 46	2,567,814 62	1,000,000 00	779,770 04	1,779,770 04
-----	580,516 17		11,948 70	679,749 91	400,000 00	402,593 47	802,593 47
-----	7,862,926 70		636,245 44	9,085,468 17	2,000,000 00	3,897,204 74	5,897,204 74
-----	2,346,994 28		137,589 21	2,668,500 43	1,000,000 00	545,227 16	1,545,227 16
-----	2,185,606 70		650,561 97	3,047,125 60	1,350,000 00	1,700,761 60	3,050,761 60
-----	3,153,936 60		620,217 64	3,926,182 33	1,000,000 00	1,634,164 10	2,634,164 10
-----	337,597 23	61,937 83	15,229 55	480,097 38	400,000 00	454,670 67	854,670 67
-----	1,397,678 38	37,039 53	46,591 65	1,610,736 40	500,000 00	1,317,282 45	1,817,282 45
966,874 31	3,386,246 73		90,675 40	4,772,613 99	750,000 00	2,332,697 30	3,082,697 30
-----	4,975,957 27		190,000 00	5,650,958 61	2,000,000 00	4,155,090 80	6,155,090 80
-----	1,998,630 65	304,188 72	57,000 00	2,726,342 82	1,000,000 00	1,049,058 58	2,049,058 58
-----	4,160,980 24	221,892 56	238,613 90	5,033,304 03	1,000,000 00	3,961,145 98	4,961,145 98
-----	420,525 19		53,840 66	521,126 11	400,000 00	377,233 94	777,233 94
-----	4,466,961 65	387,803 24	127,173 77	5,433,948 08	500,000 00	2,851,370 77	3,351,370 77
-----	1,951,936 99		37,819 31	2,178,280 24	1,000,000 00	896,216 68	1,896,216 68
-----	5,001,291 22		320,113 96	5,790,638 95	2,000,000 00	3,266,053 71	5,266,053 71
-----	332,988 50		20,130 38	378,749 28	500,000 00	316,614 10	816,614 10
-----	142,399 09		27,099 70	184,165 68	850,000 00	400,131 42	1,310,131 42

TABLE B —*Liabilities*—Showing the nature of the liabilities of domestic joint-stock fire
the District of Columbia,

Name and location	Losses unpaid			Reinsur- ance due on unpaid losses	Net unpaid losses
	Adjusted	Unadjusted	Resisted		
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN—continued					
Teutonia Fire, Pittsburgh, Pa	\$375 00	\$51,973 35	\$1,808 57	\$7,123 45	\$47,033 47
Virginia Fire & Marine, Richmond, Va	19,545 02	43,622 00	4,750 00	9,524 60	58,392 42
Virginia State, Richmond, Va	16,575 20	20,800 44	10,506 83	6,428 61	41,453 86
Westchester Fire, New York, N Y	96,807 39	327,095 12	24,692 11	119,878 90	328,715 72
Williamsburgh City Fire, New York, N Y	12,025 10	183,485 29	16,320 00	42,487 01	169,343 38
Total	3,648,153 63	17,847,382 60	1,599,338 78	5,932,624 31	17,162,250 70
MUTUAL COMPANIES OTHER THAN DIS- TRICT AND FOREIGN					
Fitchburg Mutual Fire, Fitchburg, Mass.	1,199 19	5,300 75	1,500 00	49 37	7,950 57
Mutual Fire, Montgomery County, Sandy Springs, Md	—	2,858 00	500 00	—	3,358 00
Total	1,199 19	8,158 75	2,000 00	49 37	11,308 57
LLOYDS ASSOCIATION					
Subscribers at United States Lloyds, New York, N Y	—	722,300 00	16,405 00	377,257 82	361,447 18

and marine, mutual fire, and Lloyds insurance companies licensed to transact business in Dec 31, 1912—Continued

Reclaim- able on perpetual policies	Unearned premiums, fire	Unearned premiums, marine and inland	All other claims	Total li- abilities	Capital	Net surplus over capital	Surplus as regards policy- holders
-	\$597,313 50		\$3,100 00	\$647,446 97	\$200,000 00	\$220,422 38	\$420,422 38
	633,850 17		28,517 66	771,060 25	250,000 00	620,547 52	870,547 52
	230,179 62		8,447 87	280,081 35	200,000 00	62,544 65	252,544 65
. . .	3,208,913 12		109,726 82	3,647,355 66	300,000 00	1,415,915 72	1,715,915 72
	2,223,219 29		26,000 00	2,418,562 67	600,000 00	666,393 72	1,266,393 72
\$5,295,595 15	165,786,283 60	\$5,265,320 10	14,071,306 40	207,580,845 95	61,250,000 00	135,918,302 45	197,168,302 45
.....	174,735 97		5,293 60	187,980 14	. . . . .	\$6,452 02	\$6,452 02
- . .	-		1,136 77	4,494 77		359,822 43	359,822 43
	174,735 97		6,430 37	102,474 91		446,275 00	446,275 05
... . .	20 63	429,366 06	332,360 03	1,123,193 90	. . . . .	559,038 65	559,038 65

TABLE C—Income—Showing the nature of the income of domestic joint-stock fire and in the District of

Name and location.	Fire premiums	Marine and inland premiums	Deposits premiums written
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN			
Zeina, Hartford, Conn.	\$8,182,198 35	\$1,392,232 44	\$9,753 28
Agricultural, Watertown, N. Y.	1,697,349 43	..	..
Allemanina, Pittsburgh, Pa.	781,399 90	..	..
American & Foreign Marine, New York, N. Y. . . . .	..	146,562 12	..
American Central, St. Louis, Mo.	3,230,041 71	11,093 28	..
American Druggists' Fire, Cincinnati, Ohio.	93,463 50	..	..
American, Newark, N. J.	3,897,696 69	..	..
American Union Fire, Philadelphia, Pa.	1,028,701 13	36,365 00	..
Boston, Boston, Mass.	1,540,825 83	1,615,500 70	..
Buffalo German, Buffalo, N. Y.	660,621 67	..	..
Camden Fire, Camden, N. J.	1,452,062 83	..	1,904 30
Citizens, St. Louis, Mo.	502,234 99	9,079 96	..
City of New York, New York, N. Y.	600,484 47	..	..
Columbia, Jersey City, N. J. . . . .	..	401,006 65	..
Connecticut Fire, Hartford, Conn.	3,746,782 10	..	..
Continental, New York, N. Y.	7,989,372 52	129,536 07	..
County Fire, Philadelphia, Pa.	381,029 91	..	3,427 52
Dixie Fire, Greensboro, N. C.	568,886 29	..	..
Equitable Fire & Marine, Providence, R. I.	433,051 72	30,709 62	..
Federal, Jersey City, N. J. . . . .	..	1,467,970 83	..
Fidelity-Phenix Fire, New York, N. Y.	6,050,689 70	135,801 72	..
Fire Association of Philadelphia, Philadelphia, Pa.	4,170,778 13	..	29,983 70
Fireman's Fund, San Francisco, Cal.	3,458,214 94	2,014,551 49	..
Firemen's, Newark, N. J.	3,019,478 24	..	..
Franklin Fire, Philadelphia, Pa.	1,384,884 06	..	11,081 56
Georgia Home, Columbus, Ga.	300,251 03	..	..
German Alliance, New York, N. Y.	613,319 21	..	..
German American Fire, Baltimore, Md.	239,018 99	..	..
German American, New York, N. Y.	8,470,179 68	..	..
German Fire, Peoria, Ill.	604,515 20	..	..
Germania Fire, New York, N. Y.	2,911,243 83	..	..
Guard Fire & Marine, Philadelphia, Pa.	836,547 44	..	8,805 30
Glens Falls, Glens Falls, N. Y.	2,094,851 56	68,413 40	..
Globe & Rutgers Fire, New York, N. Y.	3,806,953 93	..	..
Granite State Fire, Portsmouth, N. H.	568,152 58	..	..
Hanover Fire, New York, N. Y.	2,772,861 51	..	..
Hartford Fire, Hartford, Conn.	14,693,568 32	749,572 20	..
Home, New York, N. Y.	12,411,470 51	612,700 80	..
Humboldt Fire, Pittsburgh, Pa.	730,928 47	..	..
Insurance Co of North America, Philadelphia, Pa.	6,264,919 44	3,036,530.69	12,911 81
Insurance Co of the State of Pennsylvania, Philadelphia, Pa. . . . .	..	41,396 85	9,500 18
Maryland Motor Car, Wilmington, Del.	112,432 24	..	..
Massachusetts Fire & Marine, Boston, Mass.	407,170 91	124,339 47	..
Milwaukee Mechanics', Milwaukee, Wis.	1,948,201 67	..	..
Nassau & Dutchess Fire, New York, N. Y.	766,022 99	..	..
National Fire, Hartford, Conn.	7,809,925 42	..	..
National Union Fire, Pittsburgh, Pa.	2,302,953 15	..	..
New Hampshire Fire, Manchester, N. H.	2,315,199 61	..	..
Northwestern National, Milwaukee, Wis.	2,619,946 53	..	..
Old Colony, Boston, Mass.	432,582 98	144,160 10	..
Orient, Hartford, Conn.	1,876,016 43	73,018 83	..
Pennsylvania Fire, Philadelphia, Pa.	3,477,485 72	..	96,061 75
Phoenix, Hartford, Conn.	5,176,471 41	..	..
Providence Washington, Providence, R. I.	2,308,058 35	953,858 07	..
Queen, New York, N. Y.	4,476,334 70	532,691 39	..
Rhode Island, Providence, R. I.	528,904 68	..	..
St Paul Fire & Marine, St Paul, Minn.	4,494,795 98	1,478,384 66	..
Security, New Haven, Conn.	2,021,794 11	..	..
Springfield Fire & Marine, Springfield, Mass.	5,456,731 18	..	..
Standard Fire, Hartford, Conn.	438,108 53	..	..
Sterling Fire, Indianapolis, Ind.	244,860 89	..	..
Teutonia Fire, Pittsburgh, Pa.	620,283 61	..	..
Virginia Fire & Marine, Richmond, Va.	728,764 35	..	..
Virginia State, Richmond, Va.	252,638 36	..	..
Westchester Fire, New York, N. Y.	3,861,539 57	..	..
Williamsburgh City Fire, New York, N. Y.	2,195,043 85	..	..
Total.	170,238,115 32	15,204,976 34	183,429 40
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN			
Fitchburg Mutual Fire, Fitchburg, Mass.	174,955 90	..	..
Mutual Fire, Montgomery County, Sandy Spring, Md.	62,505 00	..	..
Total.	237,460 90	..	..
LLOYDS ASSOCIATION			
Subscribers at United States Lloyds, New York, N. Y.	41 25	1,680,867.17	..

marine, mutual fire, and Lloyds insurance companies licensed to transact business
Columbia, Dec 31, 1912

Interest on mortgage loans	Interest on collateral loans	Interest on bonds and dividends on stocks	Interest from all other sources	Rent	Profit on sale or maturity of ledger assets	All other receipts	Total income
\$35,717 21	\$16,483 46	\$850,089 65	\$28,047 44	\$25,300 00	\$65,946 68	\$10,898 62	\$10,564,466 46
54,805 13	1,400 50	111,023 03	9,087 18	2,500 00	6,932 80	3,783 06	1,882,876 17
1,794 00	18,552 24	19,395 24	2,313 77	3,968 00	250 00	-	863,532 54
83,483 41	3,146 18	36,567 22	618 57	-	718 59	435 72	184,902 22
10,578 06	365 97	206,687 50	1,274 24	-	6,292 50	175,030 00	3,650,765 47
23,361 03	2,516 73	12,106 68	319 85	-	-	65 52	105,935 55
21,769 19	-	281,427 03	4,861 29	26,242 65	4,993 13	24 36	4,335,083 56
36,839 07	-	19,554 72	3,241 21	1,605 64	133 80	10,610 00	1,074,524 56
4,860 00	-	190,106 76	7,054 04	3,091 70	20,895 17	205,182 32	3,608,663 73
11,340 00	-	58,345 88	6,127 93	33,520 83	-	2,336 83	783,088 30
44,940 00	2,639 37	72,318 40	1,364 15	3,349 00	-	152,027 44	1,722,681 92
135 00	2,402 78	24,214 50	1,454 00	-	-	32 69	541,876 14
8,537 30	157 23	44,115 87	1,213 00	-	1,162 83	21 50	658,337 67
16,599 80	1,396 90	29,848 08	1,414 88	-	-	-	432,260 61
5,917 46	-	233,959 51	5,924 79	10,828 00	777 50	42 00	4,045,944 17
1,360 00	-	924,384 40	109,414 09	72,104 64	126,844 00	637,525 35	9,991,718 85
11,384 94	5,630 92	35,321 60	824 41	3,951 00	-	588 82	433,838 21
118,684 31	13,107 45	20,464 37	2,202 50	10,366 35	406 25	50 00	620,372 46
55,986 37	-	31,833 46	290 41	9,561 40	39,140 00	165,054 20	715,591 27
125,645 97	-	101,243 15	4,660 33	-	109 85	1,797 35	1,577,031 51
2,231 19	73 33	448,765 87	56,681 44	29,054 12	42,602 00	470,330 05	7,244,816 41
6,142 70	431 35	230,402 22	7,065 14	22,039 72	11,049 35	6,652 16	4,602,245 65
2,049 00	-	247,720 48	12,744 22	10,333 00	27,715 00	660 28	5,850,333 23
37,461 39	4,415 91	115,559 62	920 51	92,828 70	-	57 09	3,354,290 13
10,189 81	-	109,539 96	1,548 85	8,174 00	1,152 28	693 00	1,519,378 23
10,444 81	-	103,770 35	959 91	5,978 54	3,367 50	25,711 00	446,612 38
23,135 25	-	73,263 53	707 49	-	-	-	689,339 26
9,766 48	3,408 45	17,077 95	619 62	4,902 99	-	4,219 50	307,416 35
96,270 89	-	758,490 12	14,774 10	228,851 03	223,961 89	1,512,401 99	11,218,848 62
6,065 00	-	9,032 08	918 59	9,000 00	3,725 00	-	637,633 68
505 00	-	224,406 54	8,816 45	48,485 00	125,724 59	3,000 00	3,344,841 69
175 00	-	80,063 07	709 57	17,333 96	-	3,131 60	959,765 87
24,284 02	384 74	138,948 13	20,586 53	1,160 31	1,698 00	21,493 75	2,443,422 57
1,885 30	-	254,707 90	2,443 58	5,542 00	8,315 20	19,912 50	4,103,970 11
53,061 90	1,859 67	31,228 45	626 37	5,430 00	-	972 20	606,914 60
13,648 17	-	139,292 04	1,278 89	72,663 62	3,875 00	209 76	2,990,355 82
2,997 71	-	927,896 46	17,184 91	52,254 58	46,818 60	128,075 52	10,640,039 35
87,451 72	145 88	1,284,861 57	31,952 68	-	111,568 19	712 56	14,455,151 61
2,627 62	-	5,235 61	2,155 03	7,610 70	-	271 10	801,122 48
97,496 55	5,750 00	599,688 89	21,590 63	19,190 41	19,141 87	3,685 27	9,991,307 18
36,654 18	-	130,442 49	870 75	15,308 90	1,591 64	931 13	2,379,857 91
58,657 23	-	10,384 38	558 61	-	500 00	50,000 00	173,875 23
2,895 00	-	37,806 30	1,838 32	-	863 73	791 85	572,810 58
9,509 95	8,040 17	92,301 29	1,408 81	4,044 40	4,078 43	263,168 46	2,400,795 66
2,909 59	549 35	56,249 16	1,376 83	1,521 99	1,984 68	21 38	829,804 65
2,950 00	-	373,662 68	21,313 88	38,517 18	37,179 03	1,307,454 86	9,685,549 60
32,349 07	178 56	106,692 25	5,403 98	400 00	4,531 19	489 76	2,462,874 51
13,488 28	5,253 55	231,423 53	1,298 10	12,104 92	250 00	73 00	2,565,714 77
67,025 96	-	180,281 30	3,887 09	8,396 00	-	285 73	2,871,463 88
44,248 97	-	43,857 00	1,388 15	-	929 50	11 25	625,823 98
47,978 36	-	112,298 49	8,693 35	12,500 00	251 90	-	1,582,779 00
2,644 09	66 02	279,183 47	3,980 56	8,285 00	10,537 38	845 50	3,893,939 50
2,376 53	31 50	428,370 23	10,981 86	14,089 68	49,451 44	1,492 16	5,084,315 72
8,101 38	-	131,770 53	5,725 19	-	141,075 60	24,626 25	3,565,113 90
24,144 94	250 00	338,498 48	8,653 52	-	29,609 89	9 85	5,388,747 83
1,524,245 93	98,988 23	43,801 73	1,298 10	-	46 67	-	574,051 18
874 42	-	264,427 48	18,793 52	19,065 05	46,034 00	80 20	6,354,108 52
874 42	-	135,242 68	95 16	8,937 50	568 75	80,219 49	2,265,599 52
.....	.....	334,501 68	4,541 91	18,000 00	42,493 02	38,685 23	5,961,978 98
.....	.....	41,507 08	899 27	-	-	-	480,514 88
.....	.....	5,830 19	7,638 08	1,410 00	3 18	1,362 40	305,353 71
.....	.....	1,342 79	1,020 77	3,018 36	71 83	16 29	673,732 01
.....	.....	56,066 17	350 89	6,071 01	11,532 98	427 88	805,923 39
.....	.....	18,087 55	520 73	9,650 14	2,070 93	381 31	285,757 05
.....	.....	200,395 97	2,870 17	108 00	13,091 32	22,897 22	3,609,003 63
.....	.....	117,847 61	7,631 56	3,714 15	22,237 19	3,340 72	2,374,210 02
1,524,245 93	98,988 23	12,875,140 40	517,657 05	1,041,367 17	1,325,831 85	5,365,313 63	208,375,065 32
874 42	-	6,993 46	350 14	5,578 30	-	85 07	188,837 29
874 42	-	12,400 98	666 90	10 00	-	1,566 41	77,149 29
874 42	-	19,394 44	1,017 04	5,588 30	-	1,651 48	265,986 58
.....	.....	31,080 65	7,492 10	-	-	1,425 10	1,720,906 27

TABLE D—Expenditures—Showing the nature of the expenditures of domestic joint-business in the District of

Name and location	Fire losses	Marine and inland losses	Deposit premiums returned	Dividends
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN				
Ætna, Hartford, Conn	\$4,224,241 65	\$753,732 94	\$3,396 60	\$800,000 00
Agricultural, Watertown, N Y	829,702 72			75,000 00
Allemannia, Pittsburgh, Pa	383,942 72			30,000 00
American & Foreign Marine, New York, N Y		39,225 92		21,000 00
American Central, St. Louis, Mo	1,684,351 02	1,032 09		240,000 00
American Druggists' Fire, Cincinnati, Ohio	41,027 43			18,000 00
American, Newark, N J	1,873,329 50	5,592 68		240,054 00
American Union Fire, Philadelphia, Pa	573,492 42			
Boston, Boston, Mass	898,379 03	859,378 13		210,000 00
Buffalo German, Buffalo, N Y	364,128 80			70,000 00
Camden Fire, Camden, N J	757,075 67		742 15	59,979 60
Citizens, St. Louis, Mo	336,943 99			24,000 00
City of New York, New York, N Y	316,841 41			50,000 00
Columbia, Jersey City, N J		180,941 17		
Connecticut Fire, Hartford, Conn	2,063,754 64			190,890 50
Continental, New York, N Y	3,851,017 51	59,631 77		1,000,000 00
County Fire, Philadelphia, Pa	195,571 48		6,486 60	32,000 00
Dixie Fire, Greensboro, N C	344,297 23			
Equitable Fire & Marine, Providence, R I	288,716 63	30,859 62		
Federal, Jersey City, N J	42	672,095 00		100,000 00
Fidelity-Phenix Fire, New York, N Y	3,147,060 61	48,345 79		250,000 00
Fire Association of Philadelphia, Philadelphia, Pa	2,362,183 61		62,451 71	300,000 00
Fireman's Fund, San Francisco, Cal	1,971,094 97	932,170 69		240,000 00
Firemen's, Newark, N J	1,429,662 99			200,000 00
Franklin Fire, Philadelphia, Pa	871,557 39		34,429 44	59,997 00
Georgia Home, Columbus, Ga	309,582 70			
German Alliance, New York, N Y	356,389 61			60,000 00
German American Fire, Baltimore, Md	110,284 83		6 00	40,000 00
German American, New York, N Y	4,676,485 53			600,000 00
German Fire, Peoria, Ill	252,392 37			20,000 00
Germania Fire, New York, N Y	1,319,703 10			200,000 00
Guard Fire & Marine, Philadelphia, Pa	407,474 14		25,805 85	100,000 00
Glens Falls, Glens Falls, N Y	1,106,413 83	16,166 86		510,000 00
Globe & Rutgers Fire, New York, N Y	2,063,600 03			160,000 00
Granite State Fire, Portsmouth, N H	330,128 09			20,000 00
Hanover Fire, New York, N Y	1,260,720 39			160,000 00
Hartford Fire, Hartford, Conn	8,192,132 00	319,393 66		700,000 00
Home, New York, N Y	6,588,823 57	291,223 17		1,050,000 00
Humboldt Fire, Pittsburgh, Pa	369,138 86			48,000 00
Insurance Co of North America, Philadelphia, Pa	3,603,938 97	1,403,671 84	25,594 66	480,000 00
Insurance Co of the State of Pennsylvania, Philadelphia, Pa	1,369,571 06	1,540 21	23,720 25	63,794 20
Maryland Motor Car, Wilmington, Del	39,632 13			8,000 00
Massachusetts Fire & Marine, Boston, Mass	195,451 36	27,067 06		
Milwaukee Mechanics', Milwaukee, Wis	1,110,396 58			120,445 20
Nassau & Dutchess Fire, New York, N Y	483,506 42			36,000 00
National Fire, Hartford, Conn	3,897,970 74			255,442 12
National Union Fire, Pittsburgh, Pa	1,121,888 47			90,000 00
New Hampshire Fire, Manchester, N H	1,231,626 56			120,000 00
Northwestern National, Milwaukee, Wis	1,064,625 63	174 60		150,000 00
Old Colony, Boston, Mass	247,990 40	67,724 13		
Orient, Hartford, Conn	724,104 38	28,867 43		100,000 00
Pennsylvania Fire, Philadelphia, Pa	1,991,832 13		28,730 55	225,000 00
Phenix, Hartford, Conn	2,738,007 24			375,496 95
Providence Washington, Providence, R I	1,265,985 01	564,401 81		75,000 00
Queen, New York, N Y	2,319,702 58	225 317 98		300,000 00
Rhode Island, Providence, R I	305,432 71			35,000 00
St Paul Fire & Marine, St Paul, Minn	2,525,567 35	765,713 82		100,000 00
Security, New Haven, Conn	1,029,029 87			119,000 00
Springfield Fire & Marine, Springfield, Mass	2,894,270 60			200,000 00
Standard Fire, Hartford, Conn	168,414 33			30,000 00
Sterling Fire, Indianapolis, Ind	22,946 18			
Teutonia Fire, Pittsburgh, Pa	376,799 94			32,000 00
Virginia Fire & Marine, Richmond, Va	448,464 76			25,000 00
Virginia State, Richmond, Va	171,368 13			
Westchester Fire, New York, N Y	1,557,831 94			120,000 00
Williamsburgh City Fire, New York, N Y	1,272,090 80			370,000 00
Total	90,360,089 39	7,293,919 77	211,363 81	11,309,099 57

stock fire and marine, mutual fire, and Lloyd's insurance companies licensed to transact
Columbia, Dec 31, 1912

Commis- sions	Salaries, officers and clerks	Rent	Repairs, expenses, and taxes on real estate	All other taxes, li- censes, and insurance- department fees	Loss on sale or maturity of ledger assets	All other expenses	Total ex- penditures
\$1,856,453 32	\$398,236 87	\$63,993 10	\$13,423 15	\$403,268 82	\$51,378 00	\$829,563 57	\$9,397,688 02
366,202 83	57,455 47	3,540 32	1,786 39	55,182 80	17,209 03	283,529 06	1,689,588 62
198,212 00	44,585 34	7,002 62	2,695 65	15,946 46		73,663 77	756,048 56
29,884 56	3,979 35			4,134 84		7,722 38	105,947 05
589,188 95	101,406 75	15,346 79		126,781 44	15,182 35	642,748 20	3,416,037 59
11,365 06	10,657 70	480 00		4,462 91		10,019 08	96,012 78
971,156 59	170,388 51	18,204 34	9,896 51	99,880 48		387,203 59	3,775,706 20
240,963 83	42,473 55	2,461 53	993 95	18,324 32	3,870 00	116,876 50	999,456 10
685,879 54	195,290 64	21,116 00	6,386 25	53,090 82	4,408 68	428,438 96	3,862,387 95
167,570 19	40,149 88	4,000 00	21,170 12	15,754 42	306 25	72,335 05	755,414 71
367,781 46	63,463 00	3,000 00	1,341 94	28,204 43	1,134 94	166,556 73	1,449,279 92
92,723 68	7,207 85	1,845 27		20,439 14		58,618 81	541,778 73
124,631 41	62,509 37	12,513 50		19,694 90	31 25	64,793 40	651,015 24
125,837 58	6,799 50			11,270 92		11,044 06	335,893 23
803,534 69	207,164 82	29,517 04	2,514 94	98,277 27	1,485 00	367,937 64	3,765,076 54
1,657,681 05	436,068 24	70,034 93	56,563 34	245,680 89	174 00	1,177,340 78	8,554,192 51
90,892 44	21,876 88	2,000 00	1,553 80	14,662 71	395 46	50,192 73	416,132 10
129,808 38	34,129 79	1,800 00	6,040 55	22,106 12	2,430 69	64,268 87	604,881 63
44,116 44	32,040 60	7,959 40	4,900 75	21,347 93	6,900 00	375,159 71	1,811,991 08
549,462 53	3,500 00			43,000 77	12 12	48,010 13	1,416,081 57
1,277,517 57	419,721 71	70,718 90	13,854 58	183,733 95	250 00	1,053,636 97	6,464,840 08
818,281 15	171,420 46	17,783 86	12,796 45	156,195 89	9,653 71	552,898 70	4,463,665 57
963,013 33	218,215 63	32,281 54	9,083 15	153,512 60	11,663 10	665,977 48	5,197,012 49
814,391 78	115,271 52	19,555 04	56,738 66	75,596 77		271,621 62	2,982,838 38
291,143 42	78,156 88	9,793 05	2,913 30	49,000 65	2,479 67	158,580 61	1,558,321 41
53,018 17	30,696 35	3,634 83	2,212 57	26,920 20	16,473 10	282,843 78	724,381 70
165,981 91	2,700 00			14,911 81	200 00	9,800 50	609,983 83
67,102 50	15,553 67	2,500 00	1,206 01	10,106 22		31,471 30	282,230 53
1,560,933 77	316,704 15	77,475 34	121,844 17	207,126 99	7,471 90	2,565,380 57	10,133,422 42
160,874 87	11,902 00	2,400 00	2,580 23	11,810 09		43,726 81	505,686 37
308,248 03	144,045 36	31,396 08	28,433 29	89,247 18	2,887 33	441,950 40	2,887,910 77
218,791 43	62,604 10	12,561 78	8,069 71	25,620 99	1,627 69	80,631 69	947,187 38
453,957 06	74,397 28	11,189 51	1,965 92	55,447 87		416,007 84	2,646,446 17
659,985 49	120,432 00	9,742 50	2,497 88	58,248 98	21,007 85	179,053 63	3,274,568 36
118,389 09	23,628 37	2,770 16	1,716 57	16,410 72		56,391 66	570,193 66
685,716 61	119,009 81	25,335 77	39,793 03	71,285 95	3,224 50	375,945 19	2,771,031 45
2,866,603 86	649,532 30	120,092 71	31,377 08	507,771 07	7,234 30	1,814,192 15	15,208,329 13
2,518,280 61	496,327 42	130,489 58		362,452 89	26,160 00	1,288,619 64	12,752,376 50
202,745 31	34,562 66	3,188 48	6,305 44	16,521 64	326 16	66,729 12	747,517 67
1,836,094 33	185,803 24	53,518 32	9,741 73	272,937 86	3,362 08	1,158,746 85	9,033,409 88
461,159 55	106,687 46	5,390 00	12,948 33	77,648 49	4,851 18	229,415 71	2,356,726 44
27,826 27	12,946 81	1,141 68		7,409 46		21,364 31	118,320 66
176,819 90	30,042 59	6,498 84		8,193 08		48,225 21	2,452,298 04
474,338 15	92,906 49	7,798 28	2,230 56	82,231 37		678,368 97	2,668,715 60
225,430 15	28,020 10	3,030 81	332 75	14,888 04		43,130 73	834,339 00
1,352,466 43	208,396 85	46,240 44	13,923 27	232,605 81	37,277 02	1,375,103 43	7,419,426 11
406,891 17	114,724 62	13,073 44	140 18	90,126 16	56 25	304,150 01	2,141,050 30
512,888 63	71,687 01	1,600 00	8,240 06	81,417 82		280,667 66	2,308,027 74
662,106 92	97,805 81	8,000 00	7,894 98	90,698 88	3,009 59	355,685 65	2,439,652 86
129,368 84	18,137 69	500 04		12,567 59		38,369 49	514,658 18
299,640 35	63,614 35	8,712 41	6,701 99	58,278 71		168,701 81	1,458,621 43
770,575 05	72,208 50	22,366 18	2,886 32	112,098 73	1,080 00	342,996 00	3,569,973 46
1,065,210 01	144,919 53	28,542 02	5,966 10	152,726 81	2,112 50	672,027 91	5,185,009 07
686,309 15	119,213 95	14,282 90		80,132 80	17,737 50	352,601 14	3,178,864 26
951,067 53	331,883 42	47,060 96		121,259 92		549,417 65	4,845,710 04
167,852 02				15,029 51		15,431 22	541,745 46
1,428,803 30	102,166 85	12,592 50	8,982 32	150,592 03	4,252 82	459,392 28	5,558,063 27
423,191 56	108,723 61	11,927 23	2,456 22	68,398 61		326,227 10	2,088,954 20
1,055,260 54	320,983 34	35,161 74	5,185 80	142,303 43	643 50	672,855 45	5,820,664 40
92,073 33	21,016 42	1,593 11		13,218 14		77,778 94	404,294 27
52,942 30	32,132 06	4,635 58		4,944 78	70 19	66,723 68	184,294 77
161,509 58	29,404 31	1,800 00	871 23	10,623 08		55,107 67	668,115 81
169,360 30	29,807 25	2,783 33	2,835 30	28,595 56	574 03	51,607 03	759,087 56
50,250 63	14,497 13	2,726 59	5,736 50	9,492 16	3,952 27	30,373 44	288,396 85
573,750 40	131,058 86	19,515 26	442 48	79,661 57	603 83	344,601 62	8,827,556 36
144,026 99	115,056 69	23,758 40	4,555 00	66,224 63	100,955 73	194,109 64	2,769,780 88
38,417,535 85	7,648,110 25	1,232,574 03	574,709 50	5,500,729 88	404,874 07	24,506,083 78	187,459,089 90

TABLE D -- *Expenditures—Showing the nature of the expenditures of domestic joint-business in the District of*

Name and location	Fire losses	Marine and inland losses	Deposit premiums returned	Dividends
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN				
Fitchburg Mutual Fire, Fitchburg, Mass . . .	\$58,737 26	.....	.....	\$41,421 39
Mutual Fire, Montgomery County, Sandy Spring, Md	41,191 98	.....	.....	.....
Total.....	99,929 24	.....	.....	41,421 39
LLOYDS ASSOCIATION				
Subscribers at United States Lloyds, New York, N Y.	48 80	\$1,065,931 70	.....	50,000 00

stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact Columbia, Dec. 31, 1912—Continued

Commis- sions	Salaries, officers and clerks	Rent	Repairs, expenses, and taxes on real estate	All other taxes, li- censes, and insurance- department fees	Loss on sale or maturity of ledger assets	All other expenses	Total ex- penditures
\$18,728 59	\$12,712 76	\$1,475 00	\$3,622 85	\$5,262 87	--	\$25,661 39	\$167,622 11
1,478 78	9,368 64	30 00	133 22	760 36	\$855 90	2,466 37	56,285 25
20,207 37	22,081 40	1,505 00	3,756 07	6,023 23	855 90	28,127 76	223,907 36
389,743 24	125,432 07	10,977 34	.....	31,075 00	.....	85,133 81	1,758,341 96

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1912

Name and location	Fire risks in force Dec 31, 1911	Premiums	Marine and m-land risks in force Dec 31, 1911	Premiums	Fire risks written during the year	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Delta, Hartford, Conn.	\$1,373,639,606 00	\$15,818,465 91	\$48,765,133 00	\$1,241,066 51	\$919,866,362 00	\$10,897,136 61
Agricultural, Watertown, N. Y.	416,693,300 00	4,193,762 00			255,455,800 00	2,633,554 65
Alleghenia, Pittsburgh, Pa.	167,340,023 00	1,710,068 68			104,588,981 00	1,099,406 94
American & Foreign Marine, New York, N. Y.			8,811,866 00	110,505 84		
American Central St. Louis, Mo.	507,088,214 00	5,582,075 12			405,344,478 00	4,719,757 75
American Druggists' Fire, Cincinnati, Ohio.	77,933,964 00	883,367 79			10,089,350 00	1,103,024 00
American Newark, N. J.	954,316,625 00	9,868,825 03			555,277,045 00	5,881,257 76
American Union Fire, Philadelphia, Pa.	77,187,284 00	906,880 74			175,091,856 00	2,124,464 01
Boston, Boston, Mass.	361,781,650 00	3,505,966 10	40,267,512 00	1,269,749 91	254,777,095 00	2,809,331 64
Buffalo German, Buffalo, N. Y.	134,960,865 00	1,316,406 79			83,311,754 00	2,869,410 21
Camden Fire, Camden, N. J.	229,572,105 00	2,550,817 76			188,113,178 00	2,184,024 23
Citizens St. Louis, Mo.	223,635,103 00	2,819,431 47			173,720,268 00	2,085,223 01
City of New York, New York, N. Y.	136,637,564 00	1,315,996 60			125,043,310 00	1,173,180 74
Columbia Jersey City, N. J.			35,187,212 00	741,908 13		
Connecticut Fire, Hartford, Conn.	708,331,297 00	8,810,142 37			450,470,516 00	4,991,743 75
Continental, New York, N. Y.	1,678,369,274 00	17,424,172 14	1,266,857 00	36,202 13	1,030,611,173 00	10,856,023 54
County Fire, Philadelphia, Pa.	78,475,507 00	1,781,856 14			61,170,962 00	613,963 32
Danville, Greenvboro, N. C.	77,307,890 00	1,102,544 83			58,107,192 00	860,332 19
Edgemoor Fire & Marine, New York, N. Y.	184,266,286 00	1,486,213 23			95,192,511 00	1,064,311 97
Federal, Jersey City, N. J.						
Fidelity, Phoenix F., New York, N. Y.	1,278,475,919 00	14,083,471 52			777,870,521 00	8,324,178 97
Fire Association of Philadelphia, Philadelphia, Pa.	459,450,552 00	7,883,291 10			512,631,157 00	5,876,230 00
Fireman's Fund, San Francisco, Cal.	560,726,057 00	7,049,483 25			413,287,973 00	5,083,956 79
Franklin, New York, N. Y.	568,758,446 00	4,788,356 34	77,879,127 00	1,975,369 33	258,929,621 00	4,064,231 89
Franklin, Philadelphia, Pa.	210,573,059 00	2,345,443 31			174,168,108 00	1,879,543 99
Georgia Home, Columbus, Ga.	107,063,580 00	1,827,235 05			31,486,069 00	3,222,443 23
German Alliance, New York, N. Y.	485,748,831 00	4,161,415 40			318,117,512 00	3,821,684 32
German American Fire, Baltimore, Md.	85,000,685 00	4,185,842 48			38,734,305 00	3,448,632 14
German American, New York, N. Y.	2,064,963,845 00	19,800,996 23			1,419,693,659 00	14,263,801 08
German Fire, New York, N. Y.	56,186,963 00	7,143,449 57			53,018,894 00	801,234 90
German Fire, New York, N. Y.	740,920,003 00	7,140,584 72			397,532,317 00	3,942,624 17
Grand Fire & Marine, Philadelphia, Pa.	234,964,871 00	2,194,320 11			129,132,389 00	1,841,474 17
Glens Falls, Glens Falls, N. Y.	469,601,060 00	4,879,058 41			276,706,008 00	2,866,019 33
Globe & Druggists Fire, New York, N. Y.	459,462,063 00	5,384,286 11			473,916,992 00	6,054,373 19
Granite State Fire, Portsmouth, N. H.	103,217,347 00	1,288,023 92			66,480,672 00	848,083 27
Hanover Fire, New York, N. Y.	407,285,122 83	5,108,278 24			406,380,269 00	4,267,383 00
Home, New York, N. Y.	2,485,152,398 00	27,965,560 38			1,774,917,946 00	19,006,669 38
Home, New York, N. Y.	2,531,045,576 00	25,101,353 00			2,027,945,515 00	18,531,074 71
Humboldt Fire, Pittsburgh, Pa.	136,466,968 00	1,448,135 25			102,717,729 00	1,123,169 10
Insurance Co. of North America, Philadelphia, Pa.	1,085,629,145 00	12,556,166 56	80,560,963 00	1,709,646 17	739,372,379 00	8,542,684 81

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	329,025,514 39	3,992,633 07	.....	.....	325,117,330 81	4,104,995 28
Maryland Motor Car, Wilmington, Del.	3,445,064 00	82,607 32	.....	.....	6,805,199 00	162,405 32
Massachusetts Fire & Marine, Boston, Mass.	45,891,667 00	460,329 87	.....	.....	53,590,142 00	538,894 05
Milwaukee Mechanics', Milwaukee, Wis.	457,221,789 00	5,273,219 60	.....	737,368 00	233,496,728 00	2,824,363 41
Nassau & Dutchess Fire, New York, N. Y.	457,221,789 00	1,452,292 08	.....	.....	111,101,131 00	1,109,094 88
National Fire, Hartford, Conn.	1,578,207,246 00	17,462,292 08	.....	.....	1,236,688,365 00	12,710,355 30
National Union Fire, Pittsburgh, Pa.	404,083,813 00	4,917,295 02	.....	.....	374,831,470 00	3,193,269 87
Norfolk and Western Fire, Norfolk, N. H.	404,441,354 00	4,491,424 45	.....	.....	375,631,470 00	3,193,269 87
Northwestern National, Milwaukee, Wis.	674,764,498 00	6,075,596 91	.....	.....	323,510,512 00	3,123,241 07
Old Colony, Boston, Mass.	76,804,498 00	818,077 69	.....	5,090,946 00	217,000,838 00	2,724,758 38
Orant, Hartford, Conn.	300,105,644 00	3,170,489 04	.....	2,292,391 00	217,000,838 00	2,226,493 98
Pennsylvania Fire, Philadelphia, Pa.	677,287,983 00	7,079,162 98	.....	.....	453,795,333 00	4,644,627 26
Phoenix, Hartford, Conn.	1,047,093,036 00	10,478,593 45	.....	.....	819,894,980 00	7,445,777 67
Providence Washington, Providence, R. I.	434,279,337 00	4,436,893 41	.....	22,201,619 00	346,827,425 00	3,592,012 88
Queen, New York, N. Y.	767,821,253 00	8,608,986 49	.....	9,692,506 00	532,871,425 00	6,035,268 36
Rhode Island, Providence, R. I.	93,589,193 00	850,738 91	.....	.....	90,262,037 00	873,731 42
St. Paul Fire & Marine, St. Paul, Minn.	675,799,818 00	8,999,490 75	.....	23,652,651 00	483,850,543 00	5,845,468 48
Security, New Haven, Conn.	358,486,451 00	3,918,789 30	.....	.....	283,998,924 00	3,152,193 50
Springfield Fire & Marine, Springfield, Mass.	903,473,654 00	10,279,923 61	.....	.....	655,413,176 00	7,550,569 79
Standard Fire, Hartford, Conn.	49,993,169 00	438,558 66	.....	.....	68,353,944 00	656,821 80
Sterling Fire, Indianapolis, Ind.	.....	.....	.....	.....	28,277,800 00	318,623 87
Tenonia Fire, Pittsburgh, Pa.	116,458,643 00	1,214,555 10	.....	.....	84,324,354 00	878,315 56
Virginia Fire & Marine, Richmond, Va.	100,686,983 00	1,472,631 94	.....	.....	76,522,036 00	1,073,711 02
Virginia State, Richmond, Va.	33,044,628 00	602,904 92	.....	.....	25,605,961 00	435,306 05
Westchester Fire, New York, N. Y.	567,440,809 00	5,717,964 32	.....	.....	484,541,928 00	4,780,009 51
Williamsburgh City Fire, New York, N. Y.	445,693,130 00	4,727,337 05	.....	.....	298,039,196 00	3,242,374 49
Total.	32,976,978,331 22	351,337,730 42	608,205,410 00	12,209,191 52	23,245,542,955 81	251,472,471 52
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Fitchburg Mutual Fire, Fitchburg, Mass.	25,219,647 00	340,636 95	.....	.....	13,561,393 00	195,534 10
Mutual Fire, Montgomery Co., Sandy Spring, Md.	16,239,868 00	2,482,732 45	.....	.....	1,583,911 00	290,837 50
Total	41,459,515 00	2,823,429 40	.....	.....	15,145,304 00	476,371 60
LLOYDS ASSOCIATION						
Subscribers at United States "Lloyds," New York, N. Y.	4,000 00	16 00	93,046,599 00	887,140 65	3,500 00	41 25

TABLE E.—Showing the total risks in force, risks written and premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1912—Contd

Name and location.	Marine and inland risks written during the year	Premiums	Total fire risks	Total pre-miums	Total marine and inland risks	Total pre-miums	Deduct extra-ctions and can-cellations, fire	Premiums
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN								
Atina, Hartford, Conn.	\$358,794,410 00	\$2,637,083 46	\$2,293,505,968 00	\$26,715,602 52	\$407,557,543 00	\$3,878,149 97	\$323,906,166 00	\$9,979,857 65
Agricultural, Watertown, N. Y.			672,149,100 00	6,743,216 65			236,731,500 00	2,487,160 65
Allemania, Pittsburgh, Pa.			271,934,010 00	2,869,500 02			98,861,080 00	1,065,888 70
American & Foreign Marine, New York, N. Y.	807,974,263 00	807,216 97						
American Central, St. Louis, Mo.	5,896,317 00	11,199 64						
American Druggists' Fire, Cincinnati, Ohio.			912,432,662 00	10,301,332 87			319,722,321 00	4,011,106 15
American Newark, N. J.	1,796,121 00	44,086 05	13,023,316 00	186,391 88			8,038,201 00	83,693 26
American Union Fire, Philadelphia, Pa.			1,509,593,670 00	15,450,032 79			486,620,210 00	5,204,705 26
Boston, Boston, Mass.			263,179,140 00	3,121,354 75			91,581,894 00	1,277,334 30
Buffalo German, Buffalo, N. Y.	164,463,867 00	2,142,212 21	616,568,745 00	6,015,897 74			238,352,068 00	2,323,342 01
Camden Fire, Camden, N. J.			218,272,619 00	2,175,817 00			74,697,664 00	787,413 14
Citizens, St. Louis, Mo.			417,665,283 00	4,734,841 99			161,364,869 00	1,903,721 03
City of New York, New York, N. Y.	468,070 00	10,313 64	397,668,471 00	4,904,744 48			147,872,447 00	2,024,216 59
Columbia, Jersey City, N. J.			261,701,374 00	2,494,177 34			98,890,066 00	947,942 35
Connecticut Fire, Hartford, Conn.	112,299,635 00	988,147 89	1,248,801,803 00	13,801,886 12			412,747,561 00	4,772,914 43
Continental, New York, N. Y.	8,185,133 00	285,937 16	2,708,980,447 00	27,808,195 63			928,642,764 00	9,181,617 06
County Fire, Philadelphia, Pa.			139,646,099 00	1,401,818 46			56,756,524 00	583,938 14
Dixie Fire, Greensboro, N. C.			135,315,082 00	1,968,982 12			64,452,282 00	956,534 33
Equitable Fire & Marine, Providence, R. I.	955,844 00	33,836 78	229,468,814 00	2,540,131 20			102,676,521 00	1,199,761 24
Federal, Jersey City, N. J.	1,433,946,337 00	3,726,474 82	2,056,146,433 00	22,382,650 49			744,355,633 00	8,112,560 95
Fidelity-Phoenix Fire, New York, N. Y.	8,036,239 00	229,557 00	1,359,091,689 00	13,776,454 10			596,436,676 00	5,735,173 02
Fire Association of Philadelphia, Philadelphia, Pa.			1,010,364,030 00	9,472,638 19			401,184,369 00	4,900,641 41
Fireman's Fund, San Francisco, Cal.	697,031,213 00	3,900,154 09	722,718,067 00	7,437,797 30			142,757,640 00	3,449,539 64
Fireman's, Newark, N. J.			414,741,215 00	4,327,797 30			189,187,167 00	1,639,055 43
Franklin Fire, Philadelphia, Pa.			139,149,599 00	1,849,631 83			72,415,232 00	868,846 36
Georgia Home, Columbus, Ga.			768,896,343 00	7,832,699 92			327,335,490 00	3,020,679 46
German Alliance, New York, N. Y.			93,734,960 00	837,474 62			33,678,004 00	3,006,915 74
German American, New York, N. Y.			3,484,946,904 00	34,094,597 91			1,338,242,021 00	13,398,866 87
German Fire, Peoria, Ill.			1,09,205,827 00	1,544,684 07			36,841,738 00	549,226 03
Germania Fire, New York, N. Y.			1,138,462,420 00	11,033,058 89			377,643,689 00	3,816,096 38
Girard Fire & Marine, Philadelphia, Pa.			384,087,460 00	3,636,994 28			115,249,973 00	1,236,498 63
Glens Falls, Glens Falls, N. Y.	3,612,074 00	87,450 00	739,310,068 00	7,745,677 79			246,037,996 00	2,751,662 43
Globe & Rutgers Fire, New York, N. Y.			933,369,088 00	11,439,159 30			408,650,266 00	5,345,263 57
Granite State Fire, Portsmouth, N. H.			169,698,019 00	2,136,047 19			61,547,670 00	811,166 83
Hanover Fire, New York, N. Y.	53,353,704 00	1,157,973 07	903,665,381 83	9,495,661 24			312,637,752 50	3,315,263 72
Hartford Fire, Hartford, Conn.			4,260,070,544 00	47,112,119 76			1,654,362,510 00	18,701,803 70
Home, New York, N. Y.	312,302,908 00	1,154,882 14	4,588,940,891 00	43,632,427 71			1,857,217,499 00	17,137,262 71

Humboldt Fire, Pittsburgh, Pa.	240,214,597 00	2,476,304 35	86,490,891 00	883,073 93
Insurance Co of North America, Philadelphia, Pa.	1,823,001,524 00	21,098,851 36	667,189,316 00	7,956,981 02
Insurance Co of the State of Penna., Philadelphia, Pa.	654,142,845 20	8,097,688 35	270,883,432 54	3,588,485 83
Maryland Motor Car, Wilmington, Del.	10,253,283 00	245,012 64	5,963,759 00	145,030 30
Massachusetts Fire & Marine, Boston, Mass.	99,441,809 00	999,228 92	35,484,011 00	354,504 38
Milwaukee Mechanics, Milwaukee, Wis.	740,718,317 00	8,099,583 07	262,965,427 00	3,006,989 06
Nassau & Dutchess Fire, New York, N. Y.	245,408,328 00	2,621,382 56	116,087,364 00	1,290,196 06
National Fire, Hartford, Conn.	2,513,972,612 00	29,896,647 48	1,030,220,274 00	11,191,773 51
National Union Fire, Pittsburgh, Pa.	749,365,733 00	9,101,894 59	270,013,512 00	3,396,137 58
New Hampshire Fire, Manchester, N. H.	680,102,824 00	7,544,717 44	234,164,043 00	2,783,997 12
Northwestern National, Milwaukee, Wis.	998,274,920 00	9,198,887 98	277,010,466 00	2,751,420 86
Old Colony, Boston, Mass.	147,346,304 00	1,542,836 07	62,700,153 00	662,043 68
Orient, Hartford, Conn.	517,106,682 00	5,406,822 99	194,473,534 00	2,123,165 32
Pennsylvania Fire, Philadelphia, Pa.	1,131,033,416 00	11,723,780 34	401,739,553 00	4,362,763 84
Phoenix, Hartford, Conn.	1,866,983,926 00	17,924,371 12	788,578,812 00	7,175,485 22
Providence Washington, Providence, R. I.	781,104,812 00	8,028,906 69	308,254,019 00	3,222,132 23
Queen, New York, N. Y.	1,400,692,678 00	14,664,254 85	497,620,277 00	5,785,610 41
Rhode Island, Providence, R. I.	183,851,230 00	1,734,120 33	73,486,401 00	724,753 19
Security, New Haven, Conn.	1,114,650,361 00	14,814,959 23	391,496,761 00	5,424,747 68
Springfield Fire & Marine, Springfield, Mass.	642,485,375 00	7,070,982 80	222,831,745 00	2,601,017 75
Standard Fire, Hartford, Conn.	1,535,886,830 00	17,850,493 40	594,124,496 00	7,019,271 78
Standard Fire, Indianapolis, Ind.	118,287,113 00	1,096,380 46	38,394,092 00	370,927 64
Teutonia Fire, Pittsburgh, Pa.	28,277,800 00	318,623 87	4,307,053 00	46,357 45
Virginia Fire & Marine, Richmond, Va.	200,752,997 00	2,092,870 66	74,895,290 00	798,084 50
Virginia State, Richmond, Va.	177,204,019 00	2,546,342 96	72,067,981 00	1,012,308 60
Westchester Fire, New York, N. Y.	38,650,539 00	1,038,270 97	28,401,326 00	506,870 86
Westchester Fire, New York, N. Y.	1,931,982,737 00	10,498,014 13	346,056,155 00	3,404,038 77
Williamsburgh City Fire, New York, N. Y.	743,732,326 00	7,909,761 54	279,825,489 00	3,089,928 45
Total	5,637,187,322 00	602,810,201 94	2,085,797,106 04	229,440,438 56
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN				
Pitchburg Mutual Fire, Fitchburg, Mass.	38,781,040 00	536,171 05	11,861,886 00	171,949 24
Mutual Fire, Montgomery Co., Sandy Spring, Md.	17,523,778 00	2,763,629 95	1,281,960 00	203,933 50
Total	56,604,819 00	3,299,801 00	13,146,846 00	375,882 74
LLOYDS ASSOCIATION				
Subscribers at United States "Lloyds" New York, N. Y.	643,649,755 00	3,272,635 09	4,000 00	16 00

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyd, insurance companies licensed to transact business in the District of Columbia Dec 31, 1912.—Contd

Name and location	Deduct ex- penses and contingencies, marine and inland	Premiums	Fire risks in force at end of year	Premiums	Marine and in- land risks in force at end of year	Premiums
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Aetna, Hartford, Conn.	\$348,618,068 00	\$2,425,999 06	\$1,464,599,802 00	\$16,735,744 57	\$58,939,485 00	\$1,452,150 91
Agricultural, Watertown, N. Y.	—	—	435,417,609 00	4,230,150 00	—	—
Alleman, Pittsburgh, Pa.	—	—	173,072,930 00	1,743,511 92	—	—
American & Foreign Marine, New York, N. Y.	801,855,726 00	766,222 43	—	—	14,930,433 00	151,500 38
American Central, St. Louis, Mo.	5,823,181 00	8,566 33	592,710,371 00	6,390,728 72	67,136 00	2,213 29
American Druggists' Fire, Cincinnati, Ohio	—	—	34,883,115 00	10,024,735 62	—	—
American Newark, N. J.	288,372 00	7,993 18	1,049,573,609 00	1,243,504 33	—	—
American Union Fire, Philadelphia, Pa.	—	—	161,597,240 00	1,454,501 43	—	—
Boston, Boston, Mass.	—	—	389,270,675 00	3,692,555 73	—	—
Buffalo German, Buffalo, N. Y.	—	—	143,576,615 00	2,331,120 98	—	—
Camden Fire, Camden, N. J.	—	—	256,220,454 00	2,880,527 89	—	—
Citizens, St. Louis, Mo.	158,765 00	2,074 75	269,730,454 00	1,940,234 99	290,305 00	8,238 89
City of New York, New York, N. Y.	—	—	162,841,808 00	—	34,554,521 00	806,774 22
Columbia, Jersey City, N. J.	112,932,326 00	933,281 80	—	—	—	—
Connecticut Fire, Hartford, Conn.	—	—	836,054,242 00	9,093,971 69	—	—
Continental, New York, N. Y.	1,521,877 00	84,897 36	1,780,327,632 00	13,629,573 52	7,930,118 00	227,241 93
County Fire, Philadelphia, Pa.	—	—	83,862,800 00	1,012,397 74	—	—
Dixie Fire, Greensboro, N. C.	—	—	126,782,283 00	1,240,769 96	—	—
Equitable Fire & Marine, Providence, R. I.	997,808 00	30,747 93	—	—	40,449 00	—
Federal, Jersey City, N. J.	1,432,436,167 00	3,605,856 02	1,311,790,800 00	14,270,080 54	201,822,539 00	29,247 99
Fidelity-Phoenix Fire, New York, N. Y.	2,549,201 00	74,000 96	762,645,013 00	8,041,281 08	6,465,593 00	1,784,217 02
Fire Association of Philadelphia, Philadelphia, Pa.	—	—	604,170,661 00	7,234,800 63	—	—
Fremont's Fund, San Francisco, Cal.	—	—	579,960,427 00	6,023,095 55	77,095,030 00	2,055,496 31
French S., Newark, N. J.	697,835,301 00	3,820,027 11	245,554,043 00	2,663,731 87	—	—
Franklin Fire, Philadelphia, Pa.	—	—	686,731,267 00	2,680,824 52	—	—
Georgia Home, Columbus, Ga.	—	—	439,530,853 00	4,469,020 46	—	—
German Alliance, New York, N. Y.	—	—	60,656,956 00	4,530,558 86	—	—
German American Fire, Baltimore, Md.	—	—	2,146,704,883 00	20,662,731 04	—	—
German Fire, New York, N. Y.	—	—	72,364,089 00	993,458 04	—	—
Germania Fire, New York, N. Y.	—	—	760,818,731 00	7,266,992 51	—	—
Grand Fire & Marine, Philadelphia, Pa.	—	—	248,837,487 00	2,290,495 65	—	—
Globe & Rivers, New York, N. Y.	—	—	493,272,672 00	4,993,893 36	3,063,594 00	74,490 55
Globe & Rivers Fire, New York, N. Y.	—	—	524,718,820 00	6,093,893 73	—	—
Granite State Fire, Portsmouth, N. H.	—	—	108,150,349 00	1,024,890 46	—	—
Hanover Fire, New York, N. Y.	—	—	591,027,620 33	6,040,397 52	—	—
Hartford Fire, Hartford, Conn.	46,347,195 00	977,788 17	2,695,708,034 00	28,410,314 04	31,678,905 00	818,511 85
Home, New York, N. Y.	314,777,727 00	1,189,792 14	2,701,773,392 00	26,492,133 00	31,866,807 00	870,063 00
Humboldt Fire, Pittsburgh, Pa.	—	—	162,723,706 00	1,113,230 42	—	—

Insurance Co. of North America, Philadelphia, Pa.	816,285,020 00	4,829,324 42	1,160,812,208 00	13,141,870 34	105,349,764 00	1,506,610 76
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	226,872 00	10,041 26	383,250,504 00	4,550,262 52	1,365,737 00	41,799 26
Maryland Motor Car, Wilmington, Del.	5,795,730 00	65,153 97	63,957,798 00	644,724 54	4,350,071 00	129,544 16
Massachusetts Fire & Marine, Boston, Mass.			477,735,090 00	5,092,504 01		
Milwaukee Mechanics, Milwaukee, Wis.			129,320,965 00	1,361,186 50		
Nassau & Dutchess Fire, New York, N. Y.			1,784,752,338 00	18,704,873 97		
National Fire, Hartford, Conn.			470,352,271 00	5,705,757 01		
National Union Fire, Pittsburgh, Pa.			445,938,781 00	4,808,820 32		
New Hampshire Fire, Manchester, N. H.			721,204,454 00	6,447,417 12		
Northwestern National, Milwaukee, Wis.			85,045,151 00	880,792 39	6,597,609 00	192,286 52
Old Colony, Boston, Mass.	10,573,775 00	242,239 40	322,632,148 00	3,283,657 67	3,219,989 00	81,051 63
Orient, Hartford, Conn.	3,585,576 00	71,736 43	729,543,763 00	7,361,026 50		
Pennsylvania Fire, Philadelphia, Pa.			1,078,409,184 00	10,745,885 90		
Phoenix, Hartford, Conn.	254,711,704 00	1,507,629 41	472,852,733 00	4,806,774 46	22,155,194 00	694,229 20
Providence Washington, Providence, R. I.	127,719,894 00	481,410 19	803,072,401 00	8,868,644 44	17,045,500 00	431,037 11
Queen, New York, N. Y.			110,364,829 00	999,367 14		
Rhode Island, Providence, R. I.			723,153,600 00	9,390,211 55	23,861,933 00	837,325 23
St Paul Fire & Marine, St Paul, Minn.	409,429,578 00	2,267,555 59	419,653,630 00	4,469,965 05		
Security, New Haven, Conn.			964,762,334 00	10,811,221 62		
Springfield Fire & Marine, Springfield, Mass.			73,693,021 00	724,452 82		
Standard Fire, Hartford, Conn.			23,670,747 00	272,266 42		
Sterling Fire, Indianapolis, Ind.			123,634,707 00	1,254,786 16		
Tenonia Fire, Pittsburgh, Pa.			1,545,545,763 00	1,534,034 16		
Virginia Fire & Marine, Richmond, Va.			30,240,263 00	63,834 31		
Virginia State, Richmond, Va.			705,626,532 00	7,093,995 36		
Westchester Fire, New York, N. Y.			463,906,837 00	4,879,833 09		
Williamburgh City Fire, New York, N. Y.						
Total.....	5,550,659,316 00	25,574,043 68	35,326,724,180 99	373,369,763 38	694,733,416 00	13,676,628 59
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Fitchburg Mutual Fire, Fitchburg, Mass.			26,919,154 00	364,221 81		
Mutual Fire, Montgomery County, Sandy Spring, Md.			16,538,819 00	2,559,696 45		
Total.....			43,457,973 00	2,923,918 26		
LLOYDS ASSOCIATION						
Subscribers at United States "Lloyds," New York, N. Y.	664,818,473 00	2,653,251 00	3,500 00	41 25	71,877,831 00	1,486,524 74

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyd's insurance companies licensed to transact business in the District of Columbia Dec 31, 1912—Contd

Name and location	STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN									
	Deduct amount re-insured, fire	Premiums	Deduct amount re-insured, marine and inland	Premiums	Net amount in force, fire	Premiums	Net amount in force, marine and inland	Premiums	Premiums	
Etana, Hartford, Conn	\$150,172,878 00	\$1,704,912 88	\$21,455,639 00	\$616,541 46	\$1,314,426,924 00	\$15,030,831 99	\$37,483,846 00	\$385,609 45		
Agricultural, Watertown, N. Y.	70,486,700 00	753,211 00			364,930,900 00	3,602,945 00				
Allemania, Pittsburgh, Pa.	24,185,954 00	259,026 84			148,886,976 00	1,484,788 08				
American & Foreign Marine, New York, N. Y.							9,614,569 00	78,844 20		
American Central, St. Louis, Mo.	99,486,312 00	1,117,504 91	5,315,864 00	73,156 18	493,224,059 00	5,176,221 81	67,136 00	2,213 29		
American Drugists' Fire, Cincinnati, Ohio	551,688 00	6,269 45			9,433,427 00	96,489 17				
American Newark, N. J.	113,689,354 00	1,174,246 01	54,150 00	864 10	909,284,106 00	9,071,131 52	1,453,599 00	35,228 77		
American Union Fire, Philadelphia, Pa.	55,988,927 00	839,018 80			1,056,608,319 00	1,065,001 65				
Boston, Boston, Mass	82,493,052 00	823,242 62	2,316,412 00	73,804 64	297,713,025 00	2,869,313 21	37,709,032 00	1,189,925 88		
Buffalo German, Buffalo, N. Y.	10,316,768 00	87,852 64			133,253,197 00	1,300,551 22				
Camden Fire, Camden, N. J.	30,713,647 00	363,422 52			225,606,757 00	2,467,698 44				
Citizens, St. Louis, Mo.	175,189,413 00	2,053,771 87			74,596,611 00	826,756 22	299,305 00	8,238 89		
City of New York, New York, N. Y.	52,016,129 00	514,261 22			110,825,679 00	1,031,973 77				
Columbia, Jersey City, N. J.			18,955,670 00	464,933 25			15,598,951 00	341,840 97		
Connecticut Fire, Hartford, Conn.	85,021,826 00	990,272 28			751,032,416 00	8,038,699 41				
Continental, New York, N. Y.	157,435,104 00	1,586,766 56	3,117,414 00	90,421 85	1,622,902,579 00	17,040,811 96	4,812,704 00	136,820 08		
County Fire, Philadelphia, Pa.	16,335,500 00	163,172 05			66,554,075 00	634,707 67				
Dixie Fire, Greensboro, N. C.	17,030,754 00	199,742 05			53,832,046 00	812,655 69				
Equitable Fire & Marine, Providence, R. I.	80,947,218 00	862,931 44	17,250 00	837 50	45,835,075 00	478,078 52	476,999 00	28,410 49		
Federal, Jersey City, N. J.			83,043,480 00	618,959 55			118,789,039 00	1,165,227 47		
Fidelity-Phenix Fire, New York, N. Y.	132,387,175 00	1,450,545 73	1,635,840 00	45,902 74	1,179,403,625 00	12,819,543 81	4,827,755 00	136,882 55		
Fire Association of Philadelphia, Philadelphia, Pa.										
Fireman's Fund, San Francisco, Cal.	65,221,799 00	749,354 24			697,423,214 00	7,291,926 84				
Fremont's, Newark, N. J.	83,082,443 00	994,928 24	27,123,812 00	885,279 98	526,097,218 00	6,230,872 39	49,971,227 00	1,170,216 33		
Franklin Fire, Philadelphia, Pa.	62,590,588 00	727,555 28			517,369,839 00	5,285,743 27				
Georgia Home, Columbus, Ga.	18,479,760 00	213,595 96			227,074,288 00	2,455,135 91				
German Alliance, New York, N. Y.	31,781,035 00	375,889 61			34,950,332 00	604,945 91				
German American Fire, Baltimore Md.	351,449,102 00	3,577,121 23			88,081,751 00	884,899 17				
German American, New York, N. Y.	7,224,664 00	74,393 86			52,832,292 00	456,105 02				
German Fire, Peoria, Ill.	450,926,342 00	4,121,925 89			1,695,778,541 00	16,543,805 15				
Germania Fire, New York, N. Y.	6,065,095 00	96,537 45			66,298,994 00	898,620 59				
Grand Fire & Marine, Philadelphia, Pa.	74,836,958 00	821,892 64			685,881,773 00	6,445,099 97				
Glens Falls, Glens Falls, N. Y.	39,637,268 00	470,806 55			209,200,219 00	1,828,689 10				
Globe & Rutgers Fire, New York, N. Y.	51,779,266 00	556,039 55	277,197 00	6,077 15	441,492,806 00	4,437,345 81	2,786,397 00	68,413 40		
Granite State Fire, Portsmouth, N. H.	47,629,688 00	603,535 23			477,039,141 00	5,492,360 50				
Harvard Fire, New York, N. Y.	18,620,462 00	243,492 41			89,529,897 00	1,081,387 95				
Hartford Fire, Hartford, Conn	83,760,911 72	821,500 33			507,276,717 61	5,268,897 19				
Home, New York, N. Y.	266,127,790 00	2,266,417 89	5,065,888 00	153,168 10	2,339,580,244 00	26,143,896 15	29,600,717 00	665,343 75		
	389,897,385 00	3,530,696 00	6,077,411 00	157,518 00	2,311,875,997 00	22,964,439 00	25,789,396 00	712,535 00		

Humboldt Fire, Pittsburgh, Pa.	19,187,767 00	198,781 98	4,777,178 00	126,178 60	1,418 68	143,535,919 00	1,419,448 44	100,572,585 00	1,380,432 16
Insurance Co. of North America, Philadelphia, Pa.	128,314,284 00	1,362,653 94	111,550 00	8,284 32	291,702,020 98	1,032,497,924 00	11,779,216 40	1,284,187 00	40,380 68
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	91,557,391 68	1,163,388 07	240,922 00	5,284 32	4,203,639 00	56,367,572 00	3,395,864 45	4,118,149 00	121,269 84
Deland Motor Car, Wilmington, Del.	85,865 00	7,302 76	20,947 89	656,275 69	109,403,384 00	1,440,440 135 00	1,154,426 36	4,540,914 68	4,294,644 68
Massachusetts Fire & Marine, Boston, Mass.	7,590,276 00	2,303 78	206,760 14	3,363,969 78	380,141,576 00	6,053,920 29	6,053,920 29	4,106,050 00	123,611 62
Milwaukee Mechanics, Milwaukee, Wis.	54,614,900 00	656,275 69	206,760 14	1,431,511 35	582,875 73	67,176,275 00	2,678,139 55	2,909,320 00	74,079 06
Nassau & Dutchess Fire, New York, N. Y.	19,917,581 00	206,760 14	3,363,969 78	394,896 93	2,491,550 00	264,771,738 00	6,559,925 79	19,219,321 00	603,519 31
National Fire, Hartford, Conn.	335,312,203 00	1,431,511 35	582,875 73	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
National Union Fire, Pittsburgh, Pa.	115,697,224 00	582,875 73	394,896 93	2,16,380 00	2,969,562 00	673,887,255 00	8,755,364 00	20,892,371 00	716,432 40
New Hampshire Fire, Manchester, N. H.	56,167,203 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Northwestern National, Milwaukee, Wis.	20,898,876 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Old Colony, Boston, Mass.	57,860,410 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Orient, Hartford, Conn.	12,262,699 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Pennsylvania Fire, Philadelphia, Pa.	110,585,088 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Phoenix, Hartford, Conn.	56,178,223 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Providence Washington, Providence, R. I.	22,568,276 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Queen, New York, N. Y.	40,266,562 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Rhode Island, Providence, R. I.	71,412,353 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
St Paul Fire & Marine, St Paul, Minn.	108,426,775 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Security, New Haven, Conn.	15,773,305 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Springfield Fire & Marine, Springfield, Mass.	15,773,305 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Standard Fire, Hartford, Conn.	13,872,024 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Starling Fire, Indianapolis, Ind.	13,872,024 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Teutonia Fire, Pittsburgh, Pa.	13,918,806 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Virginia Fire & Marine, Richmond, Va.	5,080,025 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Virginia State, Richmond, Va.	93,999,327 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Westchester Fire, New York, N. Y.	57,834,318 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Williamsburgh City Fire, New York, N. Y.	57,834,318 00	582,875 73	394,896 93	2,935,879 00	2,16,380 00	87,706,267 00	3,841,337 86	16,829,120 00	427,691 87
Total.....	5,151,361,861 40	54,228,344 57	188,512,621 00	3,613,971 83	30,175,362,319 59	319,141,418 81	506,220,795 00	10,062,656 76	
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN									
Fitchburg Mutual Fire, Fitchburg, Mass.	1,109,890 00	13,127 95			25,809,264 00	351,093 86			
Mutual Fire, Montgomery County, Sandy Spring, Md.	15,900 00				16,522,919 00	2,559,696 45			
Total.....	1,125,790 00	13,127 95			42,332,183 00	2,910,790 31			
LOYDS ASSOCIATION									
Subscribers at United States "Lloyds," New York, N. Y.			35,141,347 00	630,567 06	3,500 00	41 25	36,736,534 00	855,957 68	

TABLE F—Business transacted in the District of Columbia by domestic joint-stock fire and marine, mutual fire, and Lloyd's insurance companies during 1912

Name and location	Fire risks written	Premiums received	Losses paid	Losses incurred	Marine and inland risks written	Premiums received	Losses paid	Losses incurred	Expenses	Taxes
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN										
Ætna, Hartford, Conn.	\$1,286,933 00	\$8,012 11	\$4,736 02	\$4,676 02	\$53,095 00	\$1,130 69	\$108 50	\$108 50	\$2,576 02	\$137 14
Agricultural, Watertown, N. Y.	281,400 00	2,125 61	822 43	830 43	.....	.....	.....	.....	525 86	31 88
Alleghenia, Pittsburgh, Pa.	1,639 00	1,446 96	822 43	830 43	.....	.....	.....	.....	622 21	21 70
American and Foreign Marine, New York, N. Y.	.....	.....	.....	.....	2,282,072 00	1,951 19	453 45	417 45	750 48	39 27
American Central, St. Louis, Mo.	326,476 00	2,000 48	505 24	561 15	.....	.....	.....	.....	822 23	30 00
American Druggists' Fire, Cincinnati, Ohio	20,000 00	.....	.....	.....	.....	.....	.....	.....	64 40	1 71
American Newark, N. J.	114 12	4,436 65	3,236 02	1,818 52	.....	.....	.....	.....	1,488 81	71 13
American Union Fire, Philadelphia, Pa.	988,874 00	3,866 04	449 29	448 67	.....	.....	.....	.....	1,072 56	57 99
American, Boston, Mass.	796,459 00	8,580 81	2,351 44	2,941 85	.....	.....	.....	.....	3,890 21	178 48
Buffalo German, Buffalo, N. Y.	723,839 00	4,680 68	993 16	1,843 16	127,252 00	3,317 97	917 09	862 00	3,890 21	178 48
Camden Fire, Camden, N. J.	324,595 00	2,616 36	2,601 00	2,646 00	.....	.....	.....	.....	1,843 19	70 21
Citizens, St. Louis, Mo.	349,295 00	2,801 70	1,576 92	3,786 92	.....	.....	.....	.....	947 77	39 25
City of New York, New York, N. Y.	691,425 00	4,554 75	466 20	1,179 20	.....	.....	.....	.....	1,534 27	68 32
Columbia, Jersey City, N. J.	.....	.....	.....	.....	14,401 00	421 64	40 20	40 20	1,120 00	6 32
Connecticut Fire, Hartford, Conn.	800,214 00	3,729 00	2,794 46	2,938 21	.....	.....	.....	.....	1,083 43	55 94
Continental, New York, N. Y.	2,319,178 00	13,680 59	7,088 17	7,758 26	2,995 25	543 38	131 25	131 25	4,835 22	213 36
County Fire, Philadelphia, Pa.	431,119 00	2,468 03	2,170 02	1,381 16	.....	.....	.....	.....	1,228 68	37 02
Dixie Fire, Greensboro, N. C.	317,950 00	2,853 64	2,246 09	2,210 09	.....	.....	.....	.....	1,100 03	42 80
Equitable Fire & Marine, Providence, R. I.	456,918 00	1,961 48	828 72	792 28	.....	.....	.....	.....	616 92	29 42
Federal, Jersey City, N. J.	.....	.....	.....	.....	9,435 00	294 18	.....	.....	.....	4 41
Fidelity-Phoenix Fire, New York, N. Y.	994,749 00	5,786 27	5,296 28	5,160 33	.....	.....	131 25	131 25	1,688 43	94 94
Fire Association of Philadelphia, Philadelphia, Pa.	759,645 00	4,967 24	6,868 94	6,868 94	19,525 00	543 39	.....	.....	1,469 04	74 51
Fireman's Fund, San Francisco, Cal.	1,220,134 00	5,872 18	5,398 40	5,653 38	23,715 00	736 33	643 90	643 90	3,670 58	99 13
Fireman's, Newark, N. J.	490,198 00	2,894 35	2,751 25	2,751 25	.....	.....	.....	.....	1,120 29	43 41
Franklin Fire, Philadelphia, Pa.	932,259 31	5,880 87	6,371 03	5,251 57	.....	.....	.....	.....	2,369 51	88 21
Georgia Home, Columbus, Ga.	197,000 00	1,377 02	3,233 72	3,203 74	.....	.....	.....	.....	653 61	20 65
German Alliance, New York, N. Y.	174,694 00	1,097 25	1,388 06	919 06	.....	.....	.....	.....	310 15	16 46
German American Fire, Baltimore, Md.	61,950 00	581 64	473 33	476 58	.....	.....	.....	.....	222 37	8 72
German American Fire, New York, N. Y.	4,068,468 00	20,736 66	13,712 66	6,835 46	.....	.....	.....	.....	7,338 27	311 05
German Fire, Peoria, Ill.	179,320 00	1,272 53	941 83	941 83	.....	.....	.....	.....	498 85	19 08
Germania Fire, New York, N. Y.	440,768 00	1,866 59	216 11	237 11	.....	.....	.....	.....	253 39	10 95
Glac Fire & Marine, Philadelphia, Pa.	197,472 00	729 98	114 48	114 48	14,800 00	405 01	.....	.....	1,109 19	48 59
Globe & Rutgers Fire, New York, N. Y.	671,739 00	2,834 40	1,052 86	1,327 86	.....	.....	.....	.....	1,171 49	59 83
Gloucester Fire, New York, N. Y.	587,285 00	3,983 02	2,369 17	2,369 17	.....	.....	.....	.....	569 24	21 83
Hanover Fire, New York, N. Y.	676,216 00	5,458 27	2,448 58	2,448 58	.....	.....	.....	.....	2,127 36	81 05
Harford Fire, Hartford, Conn.	2,344,649 00	12,116 25	9,876 37	9,817 05	44,275 00	1,862 51	284 43	89 43	2,670 86	217 08
Hempstead Fire, New York, N. Y.	7,712,180 00	40,587 67	26,587 67	26,587 67	80,525 00	1,867 99	.....	.....	18,530 89	788 33
Humboldt Fire, Pittsburgh, Pa.	356,117 00	2,415 17	26,703 13	26,703 13	.....	.....	.....	.....	1,144 41	36 36

Ins Co of North America, Philadelphia, Pa.....	5,179,459 00	30,958 39	14,628 65	12,782 55	1,162,630 00	13,223 85	7,013 56	6,983 56	18,751 80	662 73
Ins Co of the State of Penna., Philadelphia, Pa.....	256,999 26	1,701 29	211 55	232 95	28,650 00	655 28	165 00	165 00	546 55	35 80
Maryland Motor Car, Wilmington, Del.....	73,500 00	2,012 47	786 49	546 49	.....	.....	.....	.....	325 93	30 79
Massachusetts Fire & Marine, Boston, Mass.....	144,458 00	1,368 85	55 92	2,313 07	.....	.....	.....	.....	18 43	20 53
Milwaukee Mechanics, Milwaukee, Wis.....	370,000 00	2,356 45	5 00	5 92	.....	.....	.....	.....	906 82	35 35
Nassau & Dutchess Fire, New York, N. Y.....	943,000 00	726 72	5 00	5 00	.....	.....	.....	.....	.....	10 36
National Fire, Hartford, Conn.....	2,211,643 00	14,971 98	22,533 39	20,937 21	.....	.....	.....	.....	5,988 79	224 58
National Union Fire, Pittsburgh, Pa.....	380,964 00	4,196 51	6,659 00	714 00	.....	.....	.....	.....	910 41	62 95
New Hampshire Fire, Manchester, N. H.....	513,664 00	3,265 00	6,025 87	8,090 95	.....	.....	.....	.....	1,441 73	73 27
Northwestern National, Milwaukee, Wis.....	6,966,923 00	36,519 15	10,903 35	14,853 62	.....	.....	.....	.....	17,065 42	547 78
Old Colony, Boston, Mass.....	170,955 00	1,128 86	960 11	1,553 01	.....	.....	.....	.....	1,047 83	26 34
Orient, Hartford, Conn.....	259,275 00	3,316 59	3,642 01	3,072 00	.....	.....	.....	.....	1,903 61	104 10
Pennsylvania Fire, Philadelphia, Pa.....	604,983 00	2,926 76	3,072 00	3,072 00	.....	.....	.....	.....	2,539 53	89 37
Phoenix, Hartford, Conn.....	876,491 00	4,536 11	8,249 05	5,843 73	.....	.....	.....	.....	3,798 25	161 68
Providence Washington, Providence, R. I.....	1,374,005 00	9,193 82	7,170 88	7,249 55	.....	.....	.....	.....	1,527 31	26 36
Queen, New York, N. Y.....	511,815 00	3,092 13	6,954 88	5,454 88	.....	.....	.....	.....	952 07	19 71
Rhode Island, Providence, R. I.....	302,072 00	1,757 71	2,238 11	1,186 65	.....	.....	.....	.....	2,968 48	45 23
St Paul Fire & Marine, St Paul, Minn.....	132,677 00	964 01	1,901 00	1,901 00	.....	.....	.....	.....	3,063 55	15 94
Security, New Haven, Conn.....	312,508 00	2,468 08	1,248 14	1,247 19	.....	.....	.....	.....	761 39	32 43
Springfield Fire & Marine, Springfield, Mass.....	1,897,114 00	10,137 43	12,623 30	10,589 80	.....	.....	.....	.....	556 74	35 66
Standard Fire, Hartford, Conn.....	823,239 00	5,780 28	3,933 57	4,331 51	.....	.....	.....	.....	644 14	25 90
Sterling Fire, Indianapolis, Ind.....	243,398 00	1,315 57	8 75	8 75	.....	.....	.....	.....	1,278 93	53 84
Teutonia Fire, Pittsburgh, Pa.....	318,952 00	2,161 84	3,326 04	3,326 04	.....	.....	.....	.....	64 99	21 66
Virginia Fire & Marine, Richmond, Va.....	429,445 00	2,377 13	1,301 40	1,318 40	.....	.....	.....	.....	.....	.....
Virginia State, Richmond, Va.....	171,900 00	1,727 25	1,922 28	2,216 27	.....	.....	.....	.....	.....	.....
Westchester Fire, New York, N. Y.....	759,478 00	3,589 45	2,797 59	2,798 69	.....	.....	.....	.....	.....	.....
Williamsburgh City Fire, New York, N. Y.....	198,140 00	1,444 63	164 65	174 65	.....	.....	.....	.....	.....	.....
Total.....	60,652,019 97	388,876 39	221,605 87	231,471 72	4,505,671 00	36,555 72	14,450 53	16,332 53	144,137 27	5,986 73
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN										
Fitchburg Mutual Fire, Fitchburg, Mass.....	10,550 00	119 06	.....	.....	.....	.....	.....	.....	.....	.....
Mutual Fire, Montgomery County, Sandy Spring, Md.....	627,793 00	1,836 70	98 50	120 00	.....	.....	.....	.....	.....	.....
Total.....	638,343 00	1,955 76	98 50	120 00	.....	.....	.....	.....	.....	.....
LLOYDS ASSOCIATION										
Subscribers at United States Lloyds, New York, N. Y.....	.....	.....	.....	.....	538,492 00	4,017 66	939 55	1,796 05	18 43	60 26

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF DOMESTIC FIRE
INSURANCE COMPANIES SHOWING THEIR FINANCIAL
CONDITION DECEMBER 31, 1912.

ÆTNA INSURANCE CO., HARTFORD, CONN.

[Home office located at Hartford, Conn Incorporated, 1819, commenced business 1819 William B. Clark, president, E J Sloan, secretary]

CAPITAL

Capital stock paid in cash	\$5,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$20,539,843 34

INCOME

	Fire	Marine and inland	
Gross premiums....	\$10,897,136 61	\$2,637,083 46	
Deduct gross amount paid for reinsurance—fire, \$1,469,160 26, marine and inland, \$970,270 21, return premiums—fire, \$1,245,778, marine and inland, \$274,580 81..	2,714,938 26	1,244,851 02	
Total premiums (other than perpetuals)	8,182,198 35	1,392,232 44	9,574,430 79
Deposit premiums on perpetual risks..			9,753 28
Interest on bonds and dividends on stocks		850,089 65	
Interest from other sources		28,047 44	
Rents, including company's occupancy of its own buildings		25,300 00	
Total interest and rents			903,437 09
Conscience fund			625 00
Tax on real estate recovered from State of Connecticut			10,119 50
Increase in liabilities during the year on account of reinsurance treaties.			109 83
Agents' balances, previously charged off			41 29
Profit on sale or maturity of ledger assets (bonds, \$7,607 01, stocks, \$58,339 67)			65,946 68
Total income..			10,504,466 46
Total			31,098,309 80

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$5,202,778 15	\$1,200,791 79	
Deduct amount received for salvage—fire \$54,627 26, marine and inland, \$45,003 86, reinsurance—fire, \$922,150 19, marine and inland, \$402,054 99, discount—fire, \$1,759 05..	978,536 50	447,058 85	
Net amount paid for losses	4,224,241 65	753,732 94	4,977,974 59
Expenses of adjustment and settlement of losses			57,195 14
Commissions or brokerage..			1,856,453 32
Salaries and expenses of special and general agents..			332,243 75
Salaries, fees, and other charges of officers, directors, trustees agents, and home office employees			398,236 87
Rents, including company's occupancy of its own buildings			63,993 10
Advertising, printing, and stationery			108,909 13
Postage, telegrams, telephone, and express			58,032 74
Legal expenses			9,993 84
Furniture and fixtures.			19,261 55
Maps, including corrections			17,967 03
Underwriters' boards and tariff associations			19,646 30
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			68,788 24
Inspections and surveys..			3,713 90
Repairs and expenses on real estate.			9,709 25
Taxes on real estate			152,734 74
State taxes on premiums			29,057 41
Insurance department licenses and fees.			221,476 67
All other licenses, fees, and taxes			
Equipment of printing department		\$4,063 24	
Auditing, \$1,000, coal, \$1,270 81, electric light and gas, \$3,192 58, ice, \$352 78, janitor's and engineer's supplies, \$2,128 96, laundry, \$1,622 94, lunch system, \$14,195 30, newspaper subscriptions, etc , \$1,314 30, water, \$273 32, vault protection, \$683 13, pensions, \$600, cartage, \$1,188 58, premium on fire and liability policies, \$193, mercantile agent, \$1,929		20,944 70	34,007 94
Paid Munich Reinsurance Co for interest on balance			19,076 50
Deposit premiums returned			3,396 60
Interest and dividends to stockholders			800,000 00
Agents' balances charged off			2,287 64
Loss on sale or maturity of ledger assets (bonds and stocks)			51,378 00
Decrease in book value of ledger assets (bonds)			550 00
Total disbursements			9,397,688 02
Balance			21,700,621 78

LEDGER ASSETS

Book value of real estate	\$592,207 93
Loans secured by pledge of bonds, stocks or other collaterals	100,000 00
Book value of bonds and stocks	17,662,503 34
Cash in office	4,136 84
Deposits in trust companies and banks not on interest	35,574 98
Deposits in trust companies and banks on interest	1,678,394 70
Agents' balances, representing business written subsequent to Oct 1, 1912	1,620,132 42
Agents' balances, representing business written prior to Oct 1, 1912	7,671 57
Total ledger assets	21,700,621 78

NONLEDGER ASSETS

Interest due and accrued on bonds	\$94,621 95
Interest due and accrued on collateral loans	833 33
Total	95,455 28
Market value of bonds and stocks over book value	1,480,373 80
Gross assets	23,276,450 86

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	7,671 57
Overdue and accrued interest on bonds in default	40 00
Book value of ledger assets over market value (real estate)	217,207 93
Total	224,919 50
Total admitted assets	23,051,531 36

LIABILITIES

Losses adjusted and unpaid, due and not due	\$109,509 79
Losses in process of adjustment, or in suspense	793,737 52
Losses resisted	55,845 77
Total claims for losses	959,093 08
Deduct reinsurance	247,949 49
Net amount of unpaid losses	711,143 59
Unearned premiums at 50 per cent on fire risks running one year or less	2,183,310 37
Unearned premiums pro rata on fire risks running more than one year	5,743,501 71
Unearned premiums at 50 per cent on inland navigation risks	398,224 80
Unearned premiums 100 per cent on marine risks	39,159 85
Total unearned premiums as computed above	8,364,196 73
Amount reclaimable by the insured on perpetual fire insurance policies	104,750 75
Salaries, rents, expenses, bills, accounts, fees, etc due or accrued	1,000 00
State, county, and municipal taxes due or accrued	150,000 00
Balance held for Munich Reinsurance Co under contract	452,047 79
Total liabilities, except capital stock	9,813,138 86
Cash capital	5,000,000 00
Surplus over all liabilities	8,238,392 50
Surplus to policy holders	13,238,392 50
Total liabilities	23,051,531 36

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$1,373,639,606 00	\$15,818,465 91	\$48,763,133 00	\$1,241,066 51
Written during the year	919,866,362 00	10,897,136 61	358,794,410 00	2,637,083 46
Total	2,293,505,968 00	26,715,602 52	407,557,543 00	3,878,149 97
Expired and terminated	828,906,166 00	9,979,857 95	348,618,058 00	2,425,999 06
In force at end of the year	1,464,599,802 00	16,735,744 57	58,939,485 00	1,452,150 91
Deduct amount reinsured	150,172,878 00	1,704,912 58	21,455,639 00	616,541 46
Net amount in force	1,314,426,924 00	15,030,831 99	37,483,846 00	835,609 45

Perpetual risks not included above, \$5,044,394, premiums on same, \$116,389 72

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$347,957,884 00	\$4,366,620 73	One-half .	\$2,183,310 37
2 years 1911	5,776,403 00	54,860 58	One-fourth .	13,715 15
. 1912	6,969,460 00	67,464 57	Three-fourths	50,598 43
3 years 1910	190,313,103 00	2,027,761 91	One-sixth	337,960 32
. 1911	209,444,195 00	2,209,524 17	One-half . . .	1,104,762 09
. 1912	251,221,024 00	2,596,900 66	Five sixths . .	2,164,083 88
4 years 1909	3,837,678 00	37,891 30	One-eighth . .	4,736 41
. 1910	3,961,813 00	38,749 73	Three-eighths	14,531 15
. 1911	3,852,283 00	35,978 06	Five-eighths . .	22,486 29
. 1912	4,244,803 00	42,198 65	Seven-eighths	36,923 42
5 years 1908	41,069,168 00	502,043 61	One-tenth . .	50,204 36
. 1909	46,143,371 00	583,389 81	Three-tenths	175,016 94
. 1910	57,722,237 00	717,532 44	One-half . . .	358,766 22
. 1911	65,550,351 00	826,037 74	Seven-tenths	578,226 42
. 1912	76,363,651 00	923,878 03	Nine-tenths .	831,490 23
Total	1,314,426,924 00	15,030,831 99	. . . . .	7,926,812 08
Perpetual risks	5,044,394 00	116,389 72	90 per cent . .	104,750 75
Grand total	1,319,471,318 00	15,147,221 71	. . . . .	8,031,562 83

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$1,497,183 00	\$57,195 00
Risks canceled	210,250 00	4,100 00
Net risks written	1,286,933 00	53,095 00
Gross premiums received	8,650 62	1,217 09
Returned premiums	638 51	86 40
Net premiums received	8,012 11	1,130 69
Net losses paid	4,736 02	108 50
Net losses incurred	4,636 02	108 50

AGRICULTURAL INSURANCE CO , WATERTOWN, N Y

[Located at No 203 Washington Street, Watertown, N -Y Incorporated, 1863, commenced business, 1853 W H Stevens, president, J Q Adams, secretary]

CAPITAL

Capital stock paid in cash	\$500,000 00
Amount of ledger assets Dec 31, of previous year	\$3,998,144 31

INCOME

Gross premium, fire	\$2,633,554 65
Deduct gross amount paid for reinsurance, fire, \$523,224 65, return premiums, fire, \$412,980 57	936,205 22
Total premiums (other than perpetuals)	1,697,349 43
Interest on mortgage loans	35,717 21
Interest on collateral loans	16,483 46
Interest on bonds and dividends on stocks	111,023 03
Interest from other sources	9,087 18
Rents, including company's occupancy of its own buildings	2,500 00
Total interest and rents	174,810 88
Agents' balances previously charged off	200 00
Profit on sale or maturity of ledger assets (real estate, \$82 41, bonds, \$5,512 89, stocks, \$1,337 50)	6,932 80
Increase in book value of ledger assets (bonds)	3,583 06
Total income	1,882,876 17
Total	5,879,020 48

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,090,777 81	
Deduct amount received for—		
Salvage, fire	\$6,755 74	
Reinsurance, fire.	253,454 16	
Discount, fire	865 19	
Net amount paid for losses	261,075 09	\$829,702 72
Expenses of adjustment and settlement of losses		30,668 49
Commissions or brokerage		366,202 83
Allowances to local agencies for miscellaneous agency expenses.		3,511 48
Salaries and expenses of special and general agents		117,045 80
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		57,455 47
Rents, including company's occupancy of its own buildings		3,540 32
Advertising, printing, and stationery		20,617 85
Postage, telegrams, telephone, and express		12,208 78
Legal expenses.		342 78
Furniture and fixtures		2,876 29
Maps, including corrections		4,747 02
Underwriters' boards and tariff associations		32,381 10
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		13,207 66
Inspections and surveys		8,012 14
Repairs and expenses on real estate		1,149 27
Taxes on real estate		617 12
State taxes on premiums		35,327 83
Insurance department licenses and fees		9,900 81
All other licenses, fees, and taxes		9,864 16
Audits and insurance publications		2,185 70
Fuel and light.		828 65
Office sundries		800 72
Interest and dividends to stockholders		75,000 00
Decrease in liabilities during the year on account of reinsurance treaties		32,192 60
Agents' balances charged off		1,207 20
Loss on sale or maturity of ledger assets (bonds and stocks)		17,209 03
Decrease in book value of ledger assets (bonds)		694 80
Total disbursements		1,689,588 62
Balance..		4,189,431 86

LEDGER ASSETS

Book value of real estate	35,927 93
Mortgage loans on real estate	745,482 00
Loans secured by pledge of bonds, stocks, or other collaterals	132,600 00
Book value of bonds and stocks	2,682,492 18
Cash in office	4,183 89
Deposits in trust companies and banks on interest	279,354 09
Agents' balances, representing business written subsequent to Oct 1, 1912	302,724 51
Agents' balances, representing business written prior to Oct 1, 1912	6,667 27
Total ledger assets.	4,189,431 86

NONLEDGER ASSETS

Interest due and accrued on mortgages.	\$11,438 63
Interest due and accrued on bonds.	27,913 98
Interest due and accrued on collateral loans	3,880 44
Interest due and accrued on other assets	457 40
Total	43,690 45
Due for reinsurance on paid losses	3,818 31
Gross assets	4,236,940 62

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$6,667 27
Book value of ledger assets over market value	
Real estate	5,314 74
Bonds and stocks.	35,341 43
Total	47,323 44
Total admitted assets.	4,189,617. 18

LIABILITIES

Losses adjusted and unpaid due and not due.	\$54,217 50
Losses in process of adjustment or in suspense	106,448 25
Losses resisted	19,094 25
Total claims for losses	179,760 00
Deduct reinsurance	53,348 00
Net amount of unpaid losses.	126,412 00

REPORT OF THE DEPARTMENT OF INSURANCE

433

Unearned premiums at 50 per cent on fire risks running one year or less. . . \$421,365 00
 Unearned premiums pro rata on fire risks running more than one year... . 1,411,666 45

Total unearned premiums as computed above	\$1,833,031 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,334 01
State, county, and municipal taxes due or accrued	35,000 00
Reinsurance premiums	8,834 47
Configuration reserve	200,000 00
Total liabilities, except capital stock	2,209,611 93
Cash capital	500,000 00
Surplus over all liabilities	1,480,005 25
Surplus to policyholders	1,980,005 25
Total liabilities	4,189,617 18

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$416,693,300 00	\$4,109,762 00
Written during the year	255,455,800 00	2,633,554 65
Total	672,149 100 00	6,743,316 65
Expired and terminated	236,731,500 00	2,487,160 65
In force at end of the year	435,417,600 00	4,256,156 00
Deduct amount reinsured	70,486,700 00	753,211 00
Net amount in force	364,930,900 00	3,502,945 00

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$73,746,700 00	\$842,730 00	One-half . .	\$421,365 00
2 years 1911	539,800 00	2,247 00	One-fourth . .	561 75
1912	677,900 00	4,232 00	Three-fourths . .	3,219 00
3 years 1910	59,734,300 00	530,929 00	One-sixth . .	88,488 16
1911	66,516,000 00	576,662 00	One-half . .	288,331 00
1912	73,581,900 00	643,223 00	Five-sixths . .	536,019 17
4 years 1909	573,400 00	4,817 00	One-eighth . .	602 12
1910	245,600 00	2,298 00	Three-eighths . .	861 75
1911	637,200 00	4,195 00	Five-eighths . .	2,621 87
1912	484,000 00	3,856 00	Seven-eighths . .	3,374 00
5 years 1908	12,376,700 00	125,891 00	One-tenth . .	12,589 10
1909	15,656,400 00	158,188 00	Three-tenths . .	47,455 40
1910	17,139,200 00	179,025 00	One-half . .	89,512 50
1911	19,749,200 00	202,632 00	Seven-tenths . .	141,842 40
1912	22,086,900 00	213,049 00	Nine-tenths . .	191,744 10
Over 5 years	1,205,700 00	8,911 00	Pro rata . .	4,443 13
Total	364,930,900 00	3,502,945 00	.. . . .	1,833,031 45

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire	\$331,700 00
Less \$41,300 risks canceled, and \$9,000 reinsurance in companies authorized in District of Columbia		50,300 00
Net risks written		281,400 00
Gross premiums received		2,466 25
Less \$299 41 returned premiums, and \$41 23 premiums for reinsurance in companies authorized in District of Columbia		340 64
Net premiums received		2,125 61
Net losses paid		473 65
Net losses incurred		489 45

ALLEMANIA FIRE INSURANCE CO , PITTSBURGH, PA.

[Located at No 316 Fourth Avenue, Pittsburgh, Pa Incorporated, 1868, commenced business, 1868
W Steinmeyer, president, C P Kellerman, secretary]

CAPITAL.

Capital stock paid in cash.	\$200,000 00	
Amount of ledger assets Dec 31 of previous year		\$1,580,704 09

INCOME

Gross premiums, fire	\$1,099,406 94	
Deduct gross amount paid for reinsurance, fire, \$144,290 35, return premiums, fire, \$173,716 69	318,007 04	
Total premiums (other than perpetuals)		781,399 90
Interest on mortgage loans	54,805 13	
Interest on collateral loans	1,400 50	
Interest on bonds and dividends on stocks	19,395 24	
Interest on deposits in trust companies	1,862 86	
Interest from sundry items of bills receivable	450 91	
Rents, including company's occupancy of its own buildings	3,968 00	
Total interest and rents		81,882 64
Profit on sale or maturity of ledger assets (bonds)		250 00
Total income		863,532 54
Total		2,444,236 63

DISBURSEMENTS

Gross amount paid for losses, fire	\$455,727 11	
Deduct amount received for—		
Salvage, fire	\$1,680 08	
Reinsurance, fire	69,472 63	
Discount, fire	631 68	
		71,784 39
Net amount paid for losses		383,942 72
Expenses of adjustment and settlement of losses		9,105 83
Commissions or brokerage		198,212 00
Salaries and expenses of special and general agents		21,225 34
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		44,585 34
Rents, including company's occupancy of its own buildings		7,002 62
Advertising, printing, and stationery		7,599 31
Postage, telegrams, telephone, and express		7,223 45
Legal expenses		605 53
Furniture and fixtures		1,178 15
Maps, including corrections		4,260 79
Underwriters' boards and tariff associations		11,156 91
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		8,926 08
Inspections and surveys		503 41
Repairs and expenses on real estate		1,465 02
Taxes on real estate		1,230 63
State taxes on premiums		8,531 29
Insurance department licenses and fees		4,926 50
All other licenses, fees, and taxes		2,488 67
Mercantile agency	\$578 04	
Home office, traveling	170 14	
Surety bonds	326 00	
Entertaining agents	263 60	
Janitor, notary, chamber of commerce, etc	321 19	
		1,658 97
Interest and dividends to stockholders		30,000 00
Decrease in book value of ledger assets (bonds)		215 00
Total disbursements		756,048 56
Balance		1,688,188 07

LEDGER ASSETS

Book value of real estate	95,901 63	
Mortgage loans on real estate	890,750 00	
Loans secured by pledge of bonds, stocks, or other collaterals	28,000 00	
Book value of bonds and stocks	380,530 50	
Cash in office	10,095 11	
Deposits in trust companies and banks on interest	153,250 20	
Agents' balances, representing business written subsequent to Oct 1, 1912	115,321 18	
Agents' balances, representing business written prior to Oct 1, 1912	4,796 82	
Bills receivable, taken for marine and inland risks	9,542 63	
Total ledger assets		1,688,188 07

NONLEDGER ASSETS

Interest due and accrued on mortgages.		\$15,383 00
Interest due and accrued on bonds		4,235 00
Interest due and accrued on collateral loans		338 00
Interest due and accrued on other assets		730 00
Rents due and accrued on company's property		400 00
Total		\$21,096 00
Market value of real estate over book value		1,001 42
Market value of bonds and stocks over book value		42,114 50
Gross assets		1,752,389 99

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912..	4,796 82
Total admitted assets	1,747,593 17

LIABILITIES

Losses adjusted and unpaid, due and not due	\$17,931 09
Losses in process of adjustment, or in suspense	42,437 39
Losses resisted	8,656 00
Total claims for losses	69,024 48
Deduct reinsurance	7,847 00
Net amount of unpaid losses	61,177 48
Unearned premiums at 50 per cent on fire risks running 1 year or less	219,095 23
Unearned premiums pro rata on fire risks running more than 1 year	533,805 67
Total unearned premiums as computed above.	757,900 90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,761 46
State, county, and municipal taxes due or accrued	13,600 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	1,218 00
Reinsurance premiums	2,301 29
Total liabilities, except capital stock	838,959 13
Cash capital	\$200,000 00
Surplus over all liabilities	708,634 04
Surplus to policyholders	908,634 04
Total liabilities	1,747,593 17

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$167,340,029 00	\$1,710,093 68
Written during the year	104,593,981 00	1,099,406 94
Total	271,934,010 00	2,809,500 62
Expired and terminated	98,861,080 00	1,065,688 70
In force at end of the year	173,072,930 00	1,745,811 92
Deduct amount reinsured	24,185,954 00	259,026 84
Net amount in force	148,886,976 00	1,484,785 08

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less.. 1912	\$37,792,476 00	\$438,190 46	One-half	\$219,095 23
3 years .. 1910	29,372,263 00	262,649 07	One-sixth.	43,774 84
1911	30,495,344 00	261,885 94	One-half	130,942 97
1912	29,625,444 00	259,930 85	Five-sixths	216,809 04
5 years .. 1908.	2,897,888 00	36,577 01	One-tenth	3,657 70
1909.	3,395,301 00	41,440 54	Three-tenths.	12,432 16
1910.	4,312,135 00	54,036 22	One-half	27,018 11
1911.	5,120,039 00	60,708 94	Seven-tenths.	42,496 25
1912.	5,461,913 00	66,660 91	Nine-tenths	59,994 82
Over 5 years ..	414,173 00	2,705 14	Pro rata	1,879 78
Total ..	148,886,976 00	1,484,785 08		757,900 90

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.....	\$189,937 00
Less \$24,975 risks canceled and \$1,062 reinsurance in companies authorized in District of Columbia	26,037 00
Net risks written	163,900 00
Gross premiums received.....	1,627 81
Less \$173 34 returned premiums and \$7 51 premiums for reinsurance in companies authorized in District of Columbia	180 85
Net premiums received	1,446 96
Losses paid (deducting salvage).....	1,130 37
Less losses on risks reinsured in companies authorized in District of Columbia	307 94
Net losses paid	822 43
Losses incurred	1,138 37
Less losses on risks reinsured in companies authorized in District of Columbia.....	307 94
Net losses incurred	830 43

AMERICAN & FOREIGN MARINE INSURANCE CO, NEW YORK, N. Y.

[Located at Cotton Exchange Building, New York, N. Y. Incorporated 1876, commenced business, 1897. W. L. H. Simpson, president, J. E. Hoffman, secretary.]

CAPITAL

Capital stock paid in cash	\$300,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,038,282 60

INCOME

Gross premiums, marine and inland.....	\$807,216 97	
Deduct gross amount paid for reinsurance, marine and inland, \$624,840 66, re- turn premiums, marine and inland, \$35,814 19	660,654 85	
Total premiums (other than perpetuals).....		146,562 12
Interest on bonds and dividends on stocks.....	36,567 22	
Interest from other sources	618 57	
Total interest		37,185 79
Agents' balances previously charged off		176 29
Profit on sale or maturity of ledger assets (bonds)		718 69
Increase in book value of ledger assets (bonds, \$248 80, stocks, \$10 63)		259 43
Total income		184,902 22
Total		1,223,184 82

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$513,605 05	
Deduct amount received for salvage, marine and inland, \$75,811 47, reinsurance, marine and inland, \$398,567 66	474,379 13	
Net amount paid for losses		39,225 92
Expenses of adjustment and settlement of losses		3,548 00
Commissions or brokerage		29,884 56
Allowances to local agencies for miscellaneous agency expenses		20 35
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office em- ployees.....		3,979 35
Advertising, printing, and stationery		415 08
Postage, telegrams, telephone, and express		352 34
Legal expenses		160 96
Underwriters' boards and tariff associations		106 22
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		13 77
Inspections and surveys		18 56
State taxes on premiums		2,838 70
Insurance department licenses and fees		352 26
All other licenses, fees, and taxes		943 88
Traveling expenses		12 69
Auditing accounts		727 10
Commission on recoveries on reinsurance placed abroad		99 52
Miscellaneous expenses		598 01
Policy stamps on reinsurance placed abroad		258 94
Interest and dividends to stockholders		21,000 00
Decrease in book value of ledger assets (bonds and stocks)		1,390 24
Total disbursements		105,947 05
Balance		1,117,237 77

LEDGER ASSETS

Book value of bonds and stocks.....	\$1,041,044 18
Deposits in trust companies and banks not on interest ..	25,829 05
Deposits in trust companies and banks on interest ..	952 26
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	48,671 71
Agents' balances, representing business written prior to Oct 1, 1912.	740 57
Total ledger assets.....	1,117,237 77

NONLEDGER ASSETS

Interest due and accrued on bonds ..	6,499 16
Other nonledger assets due from other companies for reinsurance on losses already paid ..	2,445 62
Gross assets ..	1,126,182 55

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912..	\$740 57
Book value of ledger assets over market value (bonds and stocks) ...	59,917 68
Total.....	60,658.25
Total admitted assets.....	1,065,524.30

LIABILITIES

Losses in process of adjustment, or in suspense ..	\$62,085 00
Deduct reinsurance ..	6,369 00
Net amount of unpaid losses ..	55,716 00
Unearned premiums at 50 per cent on inland navigation risks..	28,170 11
Unearned premiums on marine risks ..	22,003 98
Total unearned premiums as computed above.....	50,174 09
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
State, county, and municipal taxes due or accrued ..	9,500 00
Commissions, brokerage, and other charges due or to become due to agents and brokers ..	2,764 78
Reinsurance premiums.....	23,235 81
Total liabilities, except capital stock.....	141,590 68
Cash capital.....	\$300,000 00
Surplus over all liabilities ..	623,933 62
Surplus to policyholders.....	923,933.62
Total liabilities.....	1,065,524 30

RISKS AND PREMIUMS

	Marine and inland risks	Premiums.
In force Dec 31, 1911.....	\$8,811,866 00	\$110,505.84
Written during the year ..	807,974,293 00	807,216 97
Total ..	816,786,159 00	917,722 81
Expired and terminated.....	801,855,726 00	766,222.43
In force at end of the year.....	14,930,433 00	151,500 38
Deduct amount reinsured ..	5,315,864 00	73,156 18
Net amount in force ..	9,614,569 00	78,344 20

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, marine and inland ..	\$2,305,072.00
Less risks canceled ..	23,000.00
Net risks written.....	2,282,072 00
Gross premiums received.....	1,952 57
Less returned premiums ..	1 38
Net premiums received.....	1,951.19
Net losses paid.....	453 45
Net losses incurred.....	417 45

AMERICAN CENTRAL INSURANCE CO, ST LOUIS, MO

[Located at No 816 Olive Street, St Louis, Mo Incorporated, 1853, commenced business, 1853
Edw T Campbell, president, B G Chapman, jr, secretary]

CAPITAL

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets, Dec 31 of previous year	\$5,561,172 78

INCOME

	Fire	Marine and inland	
Gross premiums	\$4,719,757 75	\$11,199 04	
Deduct gross amount paid for reinsurance, fire, \$795,013 73, return premiums, fire, \$694,702 31, marine and inland, \$106 36	1,489,716 04	106 36	
Total premiums (other than perpetuals)	3,230,041 71	11,093 28	3,241,134 99
Interest on mortgage loans		1,794 00	
Interest on collateral loans		18,552 24	
Interest on bonds and dividends on stocks		206,687 50	
Interest from other sources		359 85	
Total interest			228,307 98
Unclaimed dividends			30 00
Borrowed money			175,000 00
Profit on sale or maturity of ledger assets (bonds)			6,292 50
Total income			3,650,765 47
Total			9,211,938 25

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$2,148,480 40	\$6,687 74	
Deduct amount received for salvage, fire, \$16,264 45, marine and inland, \$5,655 65, reinsurance, fire, \$146,643 33 discount, fire, \$1,221 66..	404,129 44	5,655 65	
Net amount paid for losses	1,684,351 02	1,032 09	1,685,383 11
Expenses of adjustment, and settlement of losses			23,399 04
Commission or brokerage			589,188 95
Allowances to local agencies for miscellaneous agency expenses			103,646 59
Salaries and expenses of special and general agents			184,002 97
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			101,406 75
Rents, including company's occupancy of its own buildings			15,346 79
Advertising, printing, and stationery			41,333 27
Postage, telegrams, telephone, and express			27,495 55
Legal expenses			12,251 62
Furniture and fixtures			4,807 23
Maps, including corrections			9,587 02
Underwriters' boards and tariff associations			33,102 98
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			5,734 01
Inspections and surveys			20,999 04
State taxes on premiums			53,174 45
Insurance department licenses and fees			23,714 91
All other licenses, fees, and taxes			49,892 03
Borrowed money repaid			175,000 00
Interest on bills payable			1,388 83
Interest and dividends to stockholders			240,000 00
Loss on sale or maturity of ledger assets (bonds and stocks)			15,182 35
Total disbursements			3,416,037 59
Balance			5,795,900 66

LEDGER ASSETS

Mortgage loans on real estate	35,639 61
Loans secured by pledge of bonds, stocks, or other collaterals	297,885 62
Book value of bonds and stocks	4,432,011 21
Certificate of deposit and draft on New York bank	25,000 00
Cash in office	11,805 47
Deposits in trust companies and banks not on interest	171,783 01
Deposits in trust companies and banks on interest	119,607 12
Agents' balances, representing business written subsequent to Oct 1, 1912	688,431 88
Agents' balances, representing business written prior to Oct 1, 1912	13,007 62
Bills receivable taken for fire risks	429 12
Total ledger assets	5,795,900 66

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$433 70
Interest due and accrued on bonds	22,756 82
Interest due and accrued on collateral loans	875 00
Total	24,065 52
Gross assets	5,819,966 18

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$13,007 62
Book value of ledger assets over market value (bonds and stocks)	257,679 37
Total	\$270,686 99
Total admitted assets	5,549,279 19

LIABILITIES

Losses adjusted and unpaid, due and not due	\$71,719 87
Losses in process of adjustment, or in suspense	312,911 12
Losses resisted	14,800 00
Total claims for losses	399,430 99
Deduct reinsurance	107,100 67
Net amount of unpaid losses	292,330 32
Unearned premiums at 50 per cent on fire risks running one year or less	862,020 25
Unearned premiums pro rata on fire risks running more than one year	1,838,863 85
Unearned premiums at 50 per cent on inland navigation risks	1,057 34
Unearned premiums 100 per cent on marine risks	98 61
Total unearned premiums as computed above	2,702,040 05
Dividends declared and unpaid, to stockholders	868 48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,549 29
State, county, and municipal taxes due or accrued	35,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	105,215 92
Total liabilities, except capital stock	3,139,004 06
Cash capital	2,000,000 00
Surplus over all liabilities	410,275 13
Surplus to policyholders	2,410,275 13
Total liabilities	5,549,279 19

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$507,088,214 00	\$5,582,075 12		
Written or renewed during year	405,344,478 00	4,719,757 75	\$5,896,317 00	\$11,199.64
Total	912,432,692 00	10,301,832 87	5,896,317 00	11,199 64
Deduct those expired and marked off as terminated	319,722,321 00	4,011,106 15	5,829,181 00	8,986 35
In force at the end of the year	592,710,371 00	6,290,726 72	77,136 00	2,213 29
Deduct amount reinsured	99,486,312 00	1,117,504 91		
Net amount in force	493,224,059 00	5,173,221 81	67,136 00	2,213.29

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount	Gross premiums charged less reinsurance	Unearned	Premiums unearned
1 year or less 1912	\$147,435,152 00	\$1,726,155 19	One-half	\$863,077 59
2 years 1911	3,858,076 00	40,137 23	One-fourth	10,046 80
1912	2,538,406 00	26,415 02	Three-fourths	19,811 25
3 years 1910	72,241,703 00	682,289 77	One-sixth	113,714 96
1911	76,037,993 00	719,531 51	One-half	359,765 75
1912	92,562,738 00	876,256 53	Five sixths	730,213.75
4 years 1909	1,028,938 00	11,703 40	One-eighth	1,462 92
1910	1,015,309 00	10,506 90	Three-eighths	3,940 08
1911	1,134,929 00	12,935 87	Five-eighths	8,084 90
1912	1,034,593 00	11,012 83	Seven-eighths	10,161 20
5 years 1908	15,032,539 00	162,528 23	One-tenth	16,252 82
1909	16,111,138 00	183,890 31	Three-tenths	55,167 09
1910	18,675,420 00	205,754 84	One-half	102,877 42
1911	20,832,724 00	238,234 08	Seven-tenths	166,704 22
1912	23,748,546 00	267,334 18	Nine-tenths	240,600 69
Marine voyage	2,991 00	98 61	100 per cent	98 61
Total	493,291,195 00	5,175,435 10		2,702,040 05

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$460,745 00
Less \$82,933 risks canceled and \$51,336 reinsurance in companies authorized in District of Columbia	134,269 00
Net risks written	326,476 00
Gross premiums received	2,476 75
Less \$216 55 returned premiums and \$259 72 premiums for reinsurance in companies authorized in District of Columbia	476 27
Net premiums received	2,000 48
Losses paid (deducting salvage)	511 80
Less losses on risks reinsured in companies authorized in District of Columbia	6 56
Net losses paid	505 24
Losses incurred	587 71
Less losses on risks reinsured in companies authorized in District of Columbia	6 56
Net losses incurred	581 15

AMERICAN DRUGGISTS' FIRE INSURANCE CO., CINCINNATI, OHIO.

[Located at No 1215-1216 Mercantile Library Building, Cincinnati, Ohio Incorporated, 1906, commenced business, 1907 Chas H Avery, president, Frank H Freericks, secretary]

CAPITAL.

Capital stock paid in cash	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	319,635 49

INCOME

Gross premiums, fire	\$103,024 09
Deduct gross amount paid for reinsurance, fire, \$6,423,31, return premiums, fire, \$3,132 28	9,560 59
Total premiums (other than perpetuals)	93,463 50
Interest on bonds and dividends on stocks	12,106 68
Interest from trust companies and banks	319 85
Total interest	12,426 53
Stock transfer fees	11 50
Increase in liabilities during the year on account of reinsurance treaties	4 12
Profit on sale or maturity of ledger assets (bonds)	49 90
Total income	105,955 55
Total	425,591 04

DISBURSEMENTS

Gross amount paid for losses, fire	\$41,830 15
Deduct amount received for salvage, fire	802 72
Net amount paid for losses	41,027 43
Expenses of adjustment and settlement of losses	1,236 34
Commissions or brokerage	11,365 06
Salaries and expenses of special and general agents	1,514 90
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	10,657 70
Rents, including company's occupancy of its own buildings	480 00
Advertising, printing, and stationery	3,647 13
Postage, telegrams, telephone, and express	1,154 27
Legal expenses	25 00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	204 20
Inspections and surveys	302 50
State taxes on premiums	2,224 94
Insurance department licenses and fees	1,622 65
All other licenses, fees, and taxes	615 32
General expenses	911 73
Interest and dividends to stockholders	18,000 00
Decrease in book value of ledger assets (bonds and stocks)	1,023 61
Total disbursements	96,012 78
Balance	329,578 26

LEDGER ASSETS

Book value of bonds and stocks	300,848 73
Cash in office	677 13
Deposits in trust companies and banks on interest	13,807 59
Agents' balances, representing business written subsequent to Oct 1, 1912	13,638 32
Office furniture and fixtures	\$602 37
Claim against reinsurance company for paid fire loss	4 12
	606 49
Total ledger assets	329,578 26

NONLEDGER ASSETS	
Interest due and accrued on bonds	\$4,544 75
Certificate of special deposit	62 50
Current account at Western German Bank	7 28
Total	\$4,614 53
Gross assets	334,192 79
DEDUCT ASSETS NOT ADMITTED	
Furniture, fixtures, and safes	602 37
Book value of ledger assets over market value (bonds)	461 60
Total	1,063 97
Total admitted assets	333,128 82
LIABILITIES	
Losses adjusted and unpaid, due and not due	1,350 00
Losses in process of adjustment, or in suspense	7,714 51
Total claims for losses	9,064 51
Deduct reinsurance	2,029 43
Net amount of unpaid losses	7,035 08
Unearned premiums at 50 per cent on fire risks running one year or less	45,911 32
Unearned premiums pro rata on fire risks running more than one year	2,550 65
Total unearned premiums as computed above	48,461 97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	633 48
State, county, and municipal taxes due or accrued	1,926 52
Commissions, brokerage, and other charges due or to become due to agents and brokers	1,675 11
Total liabilities, except capital stock	59,732 16
Cash capital	\$200,000 00
Surplus over all liabilities	73,396 66
Surplus to policyholders	273,396 66
Total liabilities	333,128 82

RISKS AND PREMIUMS.

	Fire risks	Premiums
In force Dec 31, 1911	\$7,933,966 00	\$83,367 79
Written during the year	10,089,350 00	103,024 09
Total	18,023,316 00	186,391 88
Expired and terminated	8,038,201 00	83,633 26
In force at end of the year	9,985,115 00	102,758 62
Deduct amount reinsured	551,688 00	6,269 45
Net amount in force	9,433,427 00	96,489 17

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$9,142,740 00	\$91,822 64	One-half	\$45,911 32
3 years 1910	57,075 00	1,075 21	One-sixth	179 20
1911	81,600 00	1,174 56	One-half	587 28
1912	103,412 00	1,573 75	Five-sixths	1,311 46
5 years 1908	6,000 00	164 46	One-tenth	16 45
1909	3,800 00	119 47	Three-tenths	35 84
1910	4,000 00	73 20	One-half	36 60
1911	19,000 00	267 32	Seven-tenths	187 12
1912	15,800 00	218 56	Nine-tenths	196 70
Total	9,433,427 00	96,489 17	.. . . .	48,461 97

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$25,000 00
Less risks canceled	5,000 00
Net risks written	20,000 00
Gross premiums received	134 39
Less returned premium	20 27

AMERICAN INSURANCE CO, NEWARK, N J.

[Located at No 70 Park Place, Newark, N J Incorporated, 1846, commenced business, 1846. P L Headley, president, C W Bailey, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00	
Amount of ledger assets Dec. 31 of previous year.....		\$9,436,395 81

INCOME

	Fire and tornado	Marine and inland.	
Gross premiums	\$5,581,257 76	\$44,086 05	
Deduct gross amount paid for reinsurance, fire, \$797,800 20, marine and inland, \$920 22, return premiums, fire, \$885,760 87, marine and inland, \$6,800 83	1,683,561 07	7,721 05	
Total premiums (other than perpetuals)	3,897,696 69	36,365 00	3,934,061 69
Interest on mortgage loans		83,483 41	
Interest on bonds and dividends on stocks		281,427 03	
Interest from other sources		4,861 29	
Rents, including company's occupancy of its own buildings		26,242 65	
Total interest and rents			396,014 38
Agents' balances previously charged off			24 36
Profit on sale or maturity of ledger assets (stocks)			4,993 13
Total income			4,335,093 56
Total			13,771,489 37

DISBURSEMENTS

	Fire and tornado	Marine and inland.	
Gross amount paid for losses	\$2,303,806 53	\$5,592 68	
Deduct amount received for salvage (fire), \$15,098 31, reinsurance (fire), \$415,381 72	430,480 03		
Net amount paid for losses	1,873,329 50	5,592 68	1,878,922 18
Expenses of adjustment and settlement of losses			53,203 47
Commissions or brokerage			971,156 59
Salaries and expenses of special and general agents			115,179 35
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			170,388 51
Rents, including company's occupancy of its own buildings			18,204 34
Advertising, printing, and stationery			40,922 68
Postage, telegrams, telephone, and express			29,545 65
Legal expenses			609 50
Furniture and fixtures			4,150 12
Maps, including corrections			7,550 86
Underwriters' boards and tariff associations			24,057 07
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			31,526 50
Inspections and surveys			27,159 71
Repairs and expenses on real estate			1,882 98
Taxes on real estate			8,013 53
State taxes on premiums			64,921 31
Insurance department licenses and fees			21,345 79
All other licenses, fees, and taxes			13,613 38
Auditing			2,916 51
Maintenance of office, including light and heat			9,800 82
Collecting premium notes			4,688 95
Commercial agency			2 107 65
Premiums on surety bonds			583 33
New Jersey State examination			834 65
Miscellaneous expenses at home office and department office			2,400 31
Appraisal fees (mortgage loans)			592 55
Interest and dividends to stockholders			240,054 00
Agents' balances charged off			777 27
Decrease in book value of ledger assets (bonds and stocks)			28,596 64
Total disbursements			3,775,706 20
Balance			9,995,783 17

LEDGER ASSETS

Book value of real estate	468,000 00
Mortgage loans on real estate	1,757,740 75
Book value of bonds and stocks	6,531,679 77
Cash in office	640 64
Deposits in trust companies and banks not on interest	25,000 00
Deposits in trust companies and banks on interest	296,940 42
Agents' balances representing business written subsequent to Oct 1, 1912	543,411 56
Agents' balances representing business written prior to Oct 1, 1912	1,471 45
Bills receivable taken for fire risks	370,898 58
Total ledger assets	9,995,783 17

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$23,982 26
Interest due and accrued on bonds	60,908 51
Rents due and accrued on company's property	34 45
Total	\$84,925 22
Gross assets	10,080,708 39

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct 1, 1912	1,471 45
Bills receivable, past due, taken for marine, inland, and fire risks	44,550 93
Book value of ledger assets over market value (stocks and bonds)	168,511 44
Total	214,533 82
Total admitted assets	9,866,174 57

LIABILITIES

Losses in process of adjustment or in suspense	\$454,082 69
Losses resisted	29,450 00
Total claims for losses	483,532 69
Deduct reinsurance	89,083 40
Net amount of unpaid losses	394,449. 29
Unearned premiums at 50 per cent on fire risks running one year or less	808,206 10
Unearned premiums pro rata on fire risks running more than one year	3,954,506 75
Unearned premiums at 50 per cent on inland navigation risks	17,614 38
Total unearned premiums as computed above	4,780,327 23
Dividends declared and unpaid, to stockholders, \$70,000, to policyholders, \$111,000	70,111 00
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued (estimated)	2,500 00
State, county, and municipal taxes due or accrued	40,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	143,684 53
Special reserve fund, required under chapter 258, laws of 1908, State of New Jersey	300,000 00
Total liabilities, except capital stock	5,731,072 05
Cash capital	\$1,000,000 00
Surplus over all liabilities	3,135,102 52
Surplus to policyholders	4,135,102. 52
Total liabilities	9,866,174 57

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$954,316,625 00	\$9,868,825 03		
Written during the year	555,277,045 00	5,581,257 76	\$1,796,121 00	\$44,086 05
Total	1,509,593,670 00	15,450,082 79	1,796,121 00	44,086 05
Expired and terminated	486,620,210 00	5,204,705 26	288,372 00	7,993 18
In force at end of the year	1,022,973,460 00	10,245,377 53	1,507,749 00	36,092 87
Deduct amount reinsured	113,689,354 00	1,174,246 01	54,150 00	864 10
Net amount in force	909,284,106 00	9,071,131 52	1,453,599 00	35,228 77

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$154,662,709 00	\$1,651,640 97	One-half	\$825,820 48
2 years	2,700,311 00	23,490 56	One-fourth	5,872 64
3 years	2,816,012 00	24,318 01	Three-fourths	18,238 51
4 years	131,420,446 00	1,138,334 26	One-sixth	189,722 38
5 years	150,198,819 00	1,243,967 10	One-half	621,983 55
6 years	178,105,718 00	1,501,637 76	Five-sixths	1,251,365 69
7 years	1,611,528 00	14,063 41	One-eighth	1,770 43
8 years	2,164,153 00	22,806 16	Three-eighths	8,552 31
9 years	1,842,857 00	16,377 19	Five-eighths	10,235 74
10 years	1,380,740 00	10,647 66	Seven-eighths	14,566 70
11 years	51,505,992 00	631,700 24	One-tenth	63,170 02
12 years	47,805,061 00	592,471 78	Three-tenths	177,741 52
13 years	56,377,697 00	680,908 81	One-half	340,454. 41
14 years	59,029,481 00	711,819 64	Seven-tenths	498,273 79
15 years	69,556,283 00	836,176 74	Nine-tenths	752,559 06
Total	910,737,705 00	9,106,360 29		4,780,327 23

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$1,336,902 00
Less \$223,528 risks canceled and \$124,500 reinsurance in companies authorized in District of Columbia	348,028 00
Net risks written	988,874 00
Gross premiums received	5,330 63
Less \$311 73 returned premiums and \$582 25 premiums for reinsurance in companies authorized in District of Columbia	893 98
Net premiums received	4,436 65
Losses paid (deducting salvage)	4,041 83
Less losses on risks reinsured in companies authorized in District of Columbia	805 81
Net losses paid	3,236 02
Losses incurred	2,624 33
Less losses on risks reinsured in companies authorized in District of Columbia	805 81
Net losses incurred	1,818 52

AMERICAN UNION FIRE INSURANCE CO , PHILADELPHIA, PA.

[Located at No 331-37 Walnut Street, Philadelphia, Pa Incorporated, 1910, commenced business, 1911.
James F Stone, president, R G Oellers, jr , secretary]

CAPITAL.

Capital stock paid in cash	\$500,000 00
Amount of ledger assets Dec 31, of previous year	1,113,675 58

INCOME

Gross premiums, fire	\$2,124,464 01
Deduct gross amount paid for reinsurance, fire, \$718,378 46, return premiums, fire, \$377,384 42	1,095,762 88
Total premiums (other than perpetuals)	1,028,701 13
Interest on mortgage loans	10,578 06
Interest on bonds	19,654 72
Interest on deposits in trust companies and banks	3,238 06
Philadelphia Underwriters' Association	3 15
Rents, including company's occupancy of its own buildings	1,605 64
Total interest and rents	35,079 63
Surplus paid in	10,610 00
Profit on sale or maturity of ledger assets (bonds)	133 80
Total income	1,074,524 56
Total	2,188,200 14

DISBURSEMENTS

Gross amount paid for losses, fire	\$815,403 25
Deduct amount received for salvage, fire, \$3,405 54, reinsurance, fire, \$237,381 89, discount, fire, \$1,123 40	241,910 83
Net amount paid for losses	573,492 42
Expenses of adjustment and settlement of losses	15,905 07
Commissions or brokerage	240,963 83
Salaries and expenses of special and general agents	54,774 92
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	42,473 55
Rents, including company's occupancy of its own buildings	2,461 53
Advertising, printing, and stationery	13,970 00
Postage, telegrams, telephone, and express	8,011 84
Legal expenses	2,546 59
Furniture and fixtures	539 70
Maps, including corrections	1,886 26
Underwriters' boards and tariff associations	5,074 26
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	2,205 41
Inspections and surveys	1,896 14
Repairs and expenses on real estate	490 38
Taxes on real estate	497 57
State taxes on premiums	6,435 22
Insurance department licenses and fees	9,184 10
Tax on capital	2,705 00
Traveling expenses of officers	\$1,853 12
Incidental office expenses	3,044 04
Exchange	271 19
Contingent commissions	400 01
Monongahela Insurance Co	2,500 00

Mortgage expenses	\$1,976 00	
Commission on sale of securities	21 95	
		\$10,066 31
Loss on sale or maturity of ledger assets (stocks)		3,870 00
Total disbursements		999,456 10
Balance		1,188,744 04

LEDGER ASSETS

Book value of real estate	24,000 00
Mortgage loans on real estate	83,650 00
Book value of bonds	464,015 17
Cash in office	59,047 14
Deposits in trust companies and banks not on interest	8,671 89
Deposits in trust companies and banks on interest	206,462 99
Agents' balances, representing business written subsequent to Oct 1, 1912	341,699 81
Agents' balances, representing business written prior to Oct 1, 1912	699 61
Premium notes	\$347 43
Philadelphia Fire Underwriters Association	100 00
	447 43
Total ledger assets	1,188,744 04

NONLEDGER ASSETS

Interest due and accrued on mortgages	2,028 40
Interest due and accrued on bonds	7,177 69
Interest due and accrued on trust funds	1,015 00
Total	10,221 09
Reinsurance due on paid losses	14,760 21
Gross assets	1,213,725 34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	699 61
Book value of ledger assets over market value (bonds)	4,807 67
Premium notes	347 43
Carnegie Trust Co.	5,372 18
Total	11,226 89
Total admitted assets	1,202,498 45

LIABILITIES

Losses adjusted and unpaid, due and not due	\$59,448 32
Losses in process of adjustment or in suspense	68,343 84
Losses resisted	7,987 50
Total claims for losses	135,779 66
Deduct reinsurance	55,482 11
Net amount of unpaid losses	80,297 55
Unearned premiums at 50 per cent on fire risks running one year or less	319,567 24
Unearned premiums pro rata on fire risks running more than one year	228,141 70
Total unearned premiums as computed above	547,708 94
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	120 00
State, county, and municipal taxes due or accrued	7,000 00
Total liabilities, except capital stock	635,126 40
Cash capital	500,000 00
Surplus over all liabilities	67,371 96
Surplus to policyholders	567,371 96
Total liabilities	1,202,498 45

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$77,187,284 00	\$998,890 74
Written during the year	175,991,856 00	2,124,464 01
Total	253,179,140 00	3,121,354 75
Expired and terminated	91,581,894 00	1,277,334 30
In force at end of the year	161,597,246 00	1,844,020 45
Deduct amount reinsured	55,988,927 00	839,018 80
Net amount in force	105,608,319 00	1,005,001 65

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$56,664,799 00	\$639,134 47	One-half.	\$319,567 24
2 years	1911 11,474,423 00	20,622 96	One-fourth.	5,155 74
	1912 4,393,358 00	26,766 89	Three-fourths ..	20,075 17
3 years	1910 10,502,088 00	35,538 04	One-sixth ..	6,089 66
	1911 16,843,750 00	90,008 90	One-half	45,054 45
	1912	119,465 45	Five-sixths..	98,554 54
4 years.....	1909	190 36	One-eighth....	23 07
	1910 1,293,015 00	311 08	Three-eighths ..	16 65
	1911 836,719 00	8,874 64	Five-eighths ..	5,546 65
	1912	7,923 05	Seven-eighths ..	6,932 67
5 years.....	1908	4,703 42	One-tenth.....	470 34
	1909	3,401 00	Three-tenths..	1,420 30
	1910 1,388,800 00	3,390 35	One-half	1,695 17
	1911 2,167,583 00	16,486 85	Seven-tenths ..	11,540 79
	1912	26,492 45	Nine-tenths ..	23,843 21
Over 5 years	43,784 00	691 74	Pro rata	622 57
Total	105,608,319 00	1,005,601 65	.....	547,708 94

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.	Fire
Less \$207,250 risks canceled and \$16,486 reinsurance in companies authorized in District of Columbia	\$920,195 00
Net risks written.....	223,736 00
Gross premiums received.....	5,081 04
Less \$1,120 07 returned premiums, and \$94 93 premiums for reinsurance in companies authorized in District of Columbia.....	1,215 00
Net premiums received.....	3 866 04
Losses paid (deducting salvage)	452 54
Less losses on risks reinsured in companies authorized in District of Columbia.....	3 25
Net losses paid.....	449 29
Losses incurred	451 29
Less losses on risks reinsured in companies authorized in District of Columbia.....	2 62
Net losses incurred.....	448 67

NOTE.—The above shows the condition of the American Union Fire Insurance Co., as shown by its sworn statement as of Dec 31, 1912, filed with this department on Feb 12, 1913. The affairs of the company were ordered liquidated by the Pennsylvania courts on Mar 26, 1913, and Mr Thomas B Donaldson was appointed a special deputy insurance commissioner to take charge of the liquidation

BOSTON INSURANCE CO., BOSTON, MASS

[Located at No 137 Milk Street, Boston, Mass Incorporated, 1873, commenced business, 1874 Ransom
B Fuller, president, Freeman Nickerson, secretary]

CAPITAL

Capital stock paid in cash. .	\$1,000,000 00
Amount of ledger assets, Dec 31, of previous year..	\$6,252,899 69

INCOME

	Fire.	Marine and inland	
Gross premiums.....	\$2,509,931 64	\$2,142,212 21	
Deduct gross amount paid for reinsurance, fire, \$513,619 59, marine and inland, \$203,536 02, return premiums, fire, \$455,486 22, marine and inland, \$323,175 49	969,105 81	526,711 51	
Total premiums (other than perpetuals).....	1,540,825 83	1,615,500 70	3,156,326 53
Interest on mortgage loans		23,361 03	
Interest on collateral loans		3,146 18	
Interest on bonds and dividends on stocks.....		190,106 76	
Interest from other sources.....		7,054 04	
Rents, including company's occupancy of its own buildings		3,091 70	
Total interest and rents.....			226,759 71
Profits home office agency			2,817 92
Dividends Nos 12, 13, and 14, National Bank of Republic in liquidation			1,725 00
Dividends final Naumkeag National Bank in liquidation			200 00
Borrowed money (notes payable).....			200,000 00
Agents' balances previously charged off			439 40
Profit on sale or maturity of ledger assets (bonds and stocks)			20,395 17
Total income.....			3,608,663 73
Total.....			9,861,563 42

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses	\$1,254,856 91	\$1,060,888 96
Deduct amount received for salvage, fire, \$6,481 86, marine and inland, \$94,337 58, reinsurance, fire, \$349,362 53, marine and inland, \$106,387 33, discount, fire, \$633 49, marine and inland, \$785 92	356,477 88	201,510 83
Net amount paid for losses	898,379 03	\$59,378 13
Expenses of adjustment and settlement of losses		30,634 23
Commissions or brokerage		688,879 54
Allowances to local agencies for miscellaneous agency expenses		2,761 80
Salaries and expenses of special and general agents		87,540 07
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		195,290 54
Rents, including company's occupancy of its own buildings		21,116 00
Advertising, printing, and stationery		26,853 87
Postage, telegrams, telephone, and express		13,317 23
Legal expenses		1,080 53
Furniture and fixtures		1,631 58
Maps, including corrections		4,839 79
Underwriters' boards and tariff associations		18,370 07
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		11,649 21
Inspections and surveys		8,558 34
Repairs and expenses on real estate		3,135 45
Taxes on real estate		3,250 80
State taxes on premiums		38,886 90
Insurance department licenses and fees		9,145 91
All other licenses, fees, and taxes		5,058 01
Miscellaneous expenses		13,422 04
Investment		302 00
Interest on borrowed money		566 67
Interest prepayment marine premiums		1,611 00
Paid borrowed money		200,000 00
Interest and dividends to stockholders		210,000 00
Agents' balances charged off		5,300 53
Loss on sale or maturity of ledger assets (real estate, \$500, bonds, \$3,311 05, stocks, \$597 63)		4,408 68
Total disbursements		3,362,367 95
Balance		6,499,195 47

LEDGER ASSETS.

Book value of real estate	294,000 00
Mortgage loans on real estate	485,800 00
Loans secured by pledge of bonds, stocks, or other collaterals	27,600 00
Book value of bonds and stocks	4,677,147 45
Cash in office	4,657 80
Deposits in trust companies and banks not on interest	4,128 04
Deposits in trust companies and banks on interest	400,971 92
Agents' balances, representing business written subsequent to Oct. 1, 1912	519,615 20
Agents' balances, representing business written prior to Oct. 1, 1912	22,990 36
Bills receivable, taken for marine and inland risks	58,349 49
Bills receivable taken for fire risks	2,560 00
Deposit with fire boards	700 00
Notes receivable	675 21
Total ledger assets	6,499,195 47

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$5,614 66
Interest due and accrued on bonds	11,843 21
Interest due and accrued on collateral loans	57 67
Total	17,515 54
Market value of bonds and stocks over book value	211,676 55
Reinsurance return premiums	465 49
Gross assets	6,728,853 05

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1912	22,990 36
Bills receivable, past due, taken for marine, inland, and fire risks	5,849 58
Loans on personal security	2,000 00
Notes receivable, \$675 21, deposits with boards, \$700	1,375 21
Mortgage loan in excess of appraisal	1,000 00
Total	33,215 15
Total admitted assets	6,695,637 90

LIABILITIES

Losses adjusted and unpaid, due and not due..	\$5,199 78	
Losses in process of adjustment, or in suspense ..	470,246 41	
Losses resisted ..	27,066 07	
Total claims for losses ..	502,512 26	
Deduct reinsurance ..	111,459 61	
Net amount of unpaid losses ..		\$391,052 65
Unearned premiums at 50 per cent on fire risks running one year or less ..	453,211 77	
Unearned premiums pro rata on fire risks running more than one year ..	1,047,311 84	
Unearned premiums at 50 per cent on inland and ocean navigation risks ..	580,577 16	
Unearned premiums at 100 per cent on marine risks ..	28,771 26	
Total unearned premiums as computed above ..		2,109,872 03
Dividends declared and unpaid to stockholders ..		60,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..		1,662 02
State, county, and municipal taxes due or accrued ..		33,011 93
Commissions, brokerage, and other charges due or to become due to agents and brokers ..		49,649 22
Total liabilities except capital stock ..		2,645,247 85
Cash capital ..	1,000,000 00	
Surplus over all liabilities ..	3,050,390 05	
Surplus to policyholders ..		4,050,390 05
Total liabilities ..		6,695,637 90

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force on Dec 31, 1911 ..	\$361,781,650 00	\$3,505,966 10	\$40,267,512 00	\$1,260,749 31
Written or renewed during the year ..	254,777,095 00	2,509,931 64	164,463,867 00	2,142,212 21
Total ..	6,165,587 45	6,015,897 74	204,731,370 00	3,411,961 52
Deduct those expired and marked off as terminated ..	2,363,520 68	2,323,342 01	164,705,935 00	2,148,231 30
In force at the end of the year	3,802,066 77	3,692,555 73	40,025,444 00	1,263,730 22
Deduct amount reinsured ..	824,930 52	823,242 52	2,316,412 00	73,804 64
Net amount in force ..	2,977,136 25	2,869,313 21	37,709,032 00	1,189,925 58

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. 1912	\$83,553,976 00	\$906,423 54	One-half ..	\$453,211 77
2 years .. 1911	1,009,079 00	8,487 73	One-fourth ..	2,121 93
1912	909,935 00	7,509 96	Three-fourths ..	5,632 47
3 years .. 1910	43,789,386 00	359,043 37	One-sixth ..	59,540 56
1911	42,601,858 00	346,358 00	One-half ..	173,179 00
1912	50,202,573 00	413,760 22	Five-sixths ..	344,500 15
4 years .. 1909	721,270 00	7,167 27	One-eighth ..	895 91
1910	473,299 00	4,735 32	Three-eighths ..	1,775 75
1911	706,470 00	6,712 89	Five-eighths ..	4,195 55
1912	762,168 00	7,642 84	Seven-eighths ..	6,687 49
5 years .. 1908	10,192,876 00	106,680 87	One-tenth ..	10,668 09
1909	13,296,212 00	148,396 49	Three-tenths ..	44,518 94
1910	14,927,546 00	162,414 12	One-half ..	81,207 21
1911	15,156,729 00	168,967 37	Seven-tenths ..	118,277 16
1912	19,410,248 00	215,012 92	Nine-tenths ..	193,511 63
Total ..	297,713,625 00	2,869,313 21		1,500,523 61

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire	Marine and inland
Gross risks written	\$2,099,564 00	\$161,882 00
Less \$488,554 risks canceled and \$62,248 reinsurance in companies authorized in District of Columbia	514,172 00	34,630 00
Net risks written	1,585,392 00	127,252 00
Gross premiums received	11,150 11	3,922 58
Less \$2,666 63 returned premiums and \$516 28 premiums for reinsurance in companies authorized in District of Columbia	2,578 30	604 61
Net premiums received	8,580 81	3,317 97
Losses paid (deducting salvage)	2,365 91	961 44
Less losses on risks reinsured in companies authorized in District of Columbia	14 47	44 35
Net losses paid	2,351 44	917 09
Losses incurred	2,956 32	906 44
Less losses on risks reinsured in companies authorized in District of Columbia	14 47	44 35
Net losses incurred	2,941 85	862 09

BUFFALO GERMAN INSURANCE CO , BUFFALO, N Y

[Located at No 447-449 Main Street, Buffalo, N Y Incorporated, 1867, commenced business, 1867
John G Wickser, president, Charles A Georger, secretary]

CAPITAL

Capital stock paid in cash	\$200,000 00
Amount of ledger assets Dec 31 of previous year	\$2,566,809 02

INCOME

Gross premiums, fire	\$842,668 08	
Deduct gross amount paid for reinsurance, fire, \$51,243 84, return premiums, fire, \$130,802 57	182,046 41	
Total premiums (other than perpetuals)		660,621 67
Interest on mortgage loans	21,769 19	
Interest on collateral loans	365 97	
Interest on bonds	58,345 88	
Interest from other sources	6,127 93	
Rents, including company's occupancy of its own buildings	33,520 83	
Total interest and rents		120,129 80
Agents' balances previously charged off		83 50
Increase in book value of ledger assets (bonds)		2,253 33
Total income		783,088 30
Total		3,349,897 32

DISBURSEMENTS

Gross amount paid for losses, fire	\$388,689 89	
Deduct amount received for salvage, fire, \$5,651 39, reinsurance, fire, \$18,198 90, discount, fire, \$710 80	24,561 09	
Net amount paid for losses		364,128 80
Expenses of adjustment and settlement of losses		11,418 45
Commissions or brokerage		167,570 19
Salaries and expenses of special and general agents		15,689 90
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		40,149 88
Rents, including company's occupancy of its own buildings		842 15
Advertising, printing, and stationery		3,695 02
Postage, telegrams, telephone, and express		4,502 98
Legal expenses		996 54
Furniture and fixtures		842 15
Maps, including corrections		3,211 15
Underwriters' boards and tariff associations		4,601 23
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		5,209 51
Inspections and surveys		4,435 29
Repairs and expenses on real estate		7,791 82
Taxes on real estate		13,378 30
State taxes on premiums		10,584 79
Insurance department licenses and fees		1,836 00
All other licenses, fees, and taxes		3,333 63

Car fare, solicitors, \$91 29, visiting agents, \$138 05	\$229 34
Sundry office supplies, \$120 96, box in safe-deposit vault, \$25	145 96
Bradstreet's and Hime's reports, etc., \$415, exchange, \$63 38	478 38
Notary fees \$14 75, electric light, \$106 65, wrapping paper, twine, \$43 57	164 97
Ice, \$24, drinking water, \$57 80, office toilet supply company, \$43 21	125 01
W. H. Gates & Co., \$38 10, bonding company, \$320 13	367 23
Policeman's balls, tickets, \$10, fireman's relief fund, \$25 75	35 75
New York Tax Reform Association, \$10, publishing, \$204 83, gas, \$36 40	251 23
Sundries, \$81 04 insurance and local papers, \$133 85	214 89
Interest and dividends to stockholders	70,000 00
Agents' balances charged off	685 48
Loss on sale or maturity of ledger assets (bonds)	306 25
Decrease in book value of ledger assets (bonds)	15,084 62
Total disbursements	755,414 71
Balance	2,594,482 61

LEDGER ASSETS

Book value of real estate.	320,000 00
Mortgage loans on real estate	426,300 00
Loans secured by pledge of bonds, stocks, or other collaterals	10,500 00
Book value of bonds	1,526,788 94
Deposits in trust companies and banks on interest	211,881 32
Agents' balances, representing business written subsequent to Oct 1, 1912	97,330 39
Agents' balances, representing business written prior to Oct 1, 1912	1,681 96
Total ledger assets.	2,594,482 61

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$7,662 44
Interest due and accrued on bonds	12,051 04
Interest due and accrued on collateral loans	270 00
Rents due and accrued on company's property.	330 00
Total.	20,313 48
Market value of real estate over book value.	180,000 00
Gross assets.	2,794,796 09

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.	1,681 96
Total admitted assets	2,793,114 13

LIABILITIES

Losses adjusted and unpaid due and not due.	\$4,642 53
Losses in process of adjustment or in suspense	38,253 80
Losses resisted	6,000 00
Total claims for losses	48,896 33
Deduct reinsurance	7,307 62
Net amount of unpaid losses	41,588 71
Unearned premiums at 50 per cent on fire risks running 1 year or less	178,805 14
Unearned premiums pro rata on fire risks running more than 1 year	499,999 58
Total unearned premiums as computed above.	678,804 72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500 00
State, county, and municipal taxes due or accrued	11,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers.	3,500 00
Reserve for contingencies	45,000 00
Total liabilities except capital stock	780,393 43
Cash capital	\$200,000 00
Surplus over all liabilities	1,812,720 70
Surplus to policyholders	2,012,720 70
Total liabilities.	2,793,114 13

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.	\$134,960,865 00	\$1,316,406 79
Written during the year.	83,311,754 00	842,668 08
Excess of original premiums over amount received for reinsurance.	---	16,742 13
Total.	218,272,619 00	2,175 817 00
Expired and terminated	74,697,654 00	787,413 14
In force at end of the year	143,574,965 00	1,388,403 86
Deduct amount reinsured.	10,316,768 00	87,852 64
Net amount in force.	133,258,197 00	1,300,551 22

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less.. .. . 1912.	\$31,331,071 00	\$357,610 28	One-half	\$178,805 14
2 years. 1911.	262,196 00	2,556 88	One-fourth . . .	639 22
1912.	268,293 00	2,839 65	Three-fourths . .	2,129 74
3 years. 1910.	22,290,722 00	180,394 70	One-sixth	30,065 78
1911.	23,790,026 00	187,158 99	One-half	93,579 50
1912.	25,536,219 00	201,952 97	Five-sixths . . .	168,294 14
4 years. 1909.	383,450 00	3,469 52	One-eighth	433 69
1910.	91,601 00	1,154 16	Three-eighths . .	432 81
1911.	86,500 00	877 80	Five-eighths . . .	548 62
1912.	131,750 00	1,353 77	Seven-eighths . .	1,184 55
5 years 1908.	4,021,430 00	50,153 45	One-tenth	5,015 35
1909.	5,005,164 00	62,119 18	Three-tenths . . .	18,635 75
1910.	5,823,553 00	70,354 23	One-half	35,177 11
1911.	6,805,919 00	84,183 94	Seven-tenths . . .	58,928 76
1912.	7,430,303 00	94,371 70	Nine-tenths . . .	84,934 56
Total	133,258,197 00	1,300,551 22	. . . . .	678,804 72

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less \$115,632 risks canceled and \$7,000 reinsurance in companies authorized in District of Columbia	\$846,471 00
Net risks written	122,632 00
Gross premiums received	723,839 00
Less \$211 22 returned premiums and \$43 10 premiums for reinsurance in companies authorized in District of Columbia	4,935 00
Net premiums received	254 32
Net losses paid	4,680 68
Net losses incurred	993 16
	1,843 16

CAMDEN FIRE INSURANCE ASSOCIATION, CAMDEN, N. J.

[Located at No 434 Federal Street, Camden, N J Incorporated, 1841, commenced business, 1841
Edmund E Read, jr, president, Joseph K Shark secretary]

CAPITAL

Capital stock paid in cash	\$600,000 00
Amount of ledger assets, Dec 31, of previous year	2,561,465 98
Increase of paid-up capital during year	100,000 00
Extended at	\$2,661,465 98

INCOME

Gross premiums, fire	\$2,176,461 01
Deduct gross amount paid for Reinsurance, fire, \$281,495 77, return premiums, fire, \$42,902 41	724,393 18
Total premiums (other than perpetuals)	1,452,062 83
Deposit premiums on perpetual risks	1,904 30
Interest on mortgage loans	\$36,839 07
Interest on collateral loans	2,816 73
Interest on bonds and dividends on stocks	72,318 40
Interest on deposits in trust companies and banks	1,335 99
Interest from other sources	
On deposit with Philadelphia Underwriters' Association	6 30
From reinsurance bureau	21 86
Rents, including company's occupancy of its own buildings	3,349 00
Total interest and rents	116,687 35
Cash increase to surplus on issue of new stock	100,000 00
Fees	20 50
Brokerage	6 94
Borrowed on call	52,000 00
Total income	1,722,681 92
Total	4,384,147 90

DISBURSEMENTS

Gross amount paid for losses, fire.	\$891,485 86
Deduct amount received for Salvage, fire, \$4,495 57, reinsurance, fire, \$129,123 88, discount, fire, \$700 74.	134,410 19
Net amount paid for losses.	\$757,075 67
Expenses of adjustment and settlement of losses	13,282 72
Commissions or brokerage	367,781 46
Allowances to local agencies for miscellaneous agency expenses	4,755 42
Salaries and expenses of special and general agents	20,847 48
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.	63,403 00
Rents, including company's occupancy of its own buildings	3,000 00
Advertising, printing, and stationery.	20,147 79
Postage, telegrams, telephone, express.	7,144 97
Legal expenses	2,033 77
Furniture and fixtures	2,397 61
Maps, including corrections	6,012 46
Underwriters' boards and tariff associations	13,779 73
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	8,770 99
Inspections and surveys.	2,901 66
Repairs and expenses on real estate.	590 74
Taxes on real estate	751 20
State taxes on premiums	15,842 39
Insurance department licenses and fees.	6,733 62
All other licenses, fees, and taxes	5,628 42
Paid call loan, \$52,000, interest on call loan, \$37 34.	52,037 34
Subscription to publications.	282 20
Rent of box in vault, \$100, Fidelity bonds, \$266 15	366 15
Entertainment annual meeting.	219 12
Traveling expenses of officers and employees	1,841 54
Office and janitors' supplies, \$370 07, heating, \$392	762 07
Mercantile reports, \$486, lighting, \$569 84	1,054 84
Insurance on furniture of office	120 05
Office and miscellaneous expenses	820 85
Deposit premiums returned	742 15
Interest and dividends to stockholders	59,979 60
Interest and dividends to stockholders amount paid for new capital.	6,975 42
Agents' balances charged off	2 55
Loss on sale or maturity of ledger assets (bonds)	1,134 94
Total disbursements	1,449,279 92
Balance	2,934,867 98

LEDGER ASSETS

Book value of real estate	86,992 99
Mortgage loans on real estate	741,400 00
Loans secured by pledge of bonds, stocks, or other collaterals.	96,250 00
Book value of bonds and stocks	1,740,517 41
Cash in office.	46 73
Deposits in trust companies and banks not on interest.	2,485 43
Deposits in trust companies and banks on interest.	37 126 78
Agents' balances, representing business written subsequent to Oct 1, 1912.	228,328 99
Agents' balances representing business written prior to Oct 1, 1912.	409 25
Bills receivable taken for fire risks.	710 40
Cash deposit with Philadelphia Underwriters' Association	100 00
Deposit with Western Sprinkled Risk Association.	500 00
Total ledger assets	2,934,867 98

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$10,396 55
Interest due and accrued on bonds	18,119 53
Interest due and accrued on collateral loans	690 05
Interest due and accrued on other assets.	797 30
Total	30,004 03
Gross assets	2,964,872 01

DEDUCT ASSETS NOT ADMITTED

Deposits with Western Sprinkled Risk Association.	500 00
Agents' balances, representing business written prior to Oct 1 1912.	409 25
Book value of ledger assets over market value	
Bonds and stocks.	15,012 41
Real estate.	6,492 99
Total	22,414 65
Total admitted assets.	2,942,457 36

LIABILITIES

Losses adjusted and unpaid, due and not due.	\$4,384 16	
Losses in process of adjustment, or in suspense	178,811 84	
Losses resisted	4,720 00	
Total claims for losses	187,416 00	
Deduct reinsurance	40,108 45	
Net amount of unpaid losses.		\$174,307 55
Unearned premiums at 50 per cent on fire risks running one year or less	468,383 28	
Unearned premiums pro rata on fire risks running more than one year..	818,566 35	
Total unearned premiums as computed above.		1,286,949 63
Amount reclaimable by the insured on perpetual fire insurance policies		27,620 17
Dividends declared and unpaid, to stockholders.		338 30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.		1,012 28
State, county, and municipal taxes due or accrued		20,000 00
Interest on bond and mortgage paid in advance (\$450,510,428)		190 38
Reserve for future contingencies.		20,000 00
Total liabilities, except capital stock		1,503,418 31
Cash capital..	600,000 00	
Surplus over all liabilities	839,039 05	
Surplus to policyholders.		1,439,039 05
Total liabilities		2,942,457 36

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$229,572,105 00	\$2,550,817 76
Written during the year.	188,113,178 00	2,176,461 01
Excess of original premiums over amount received for reinsurance.		7,563 22
Total	417,685,283 00	4,734,841 99
Expired and terminated.	161,364,809 00	1,903,721 03
In force at end of the year.	256,320,414 00	2,831,120 96
Deduct amount reinsured	30,713,647 00	363,422 52
Net amount in force	225,606,767 00	2,467,698 44

Perpetual risks not included above, \$1,266,167, premiums on same, \$30,689 08

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$77,594,691 00	\$935,766 56	One-half	\$468,383 28
2 years 1911	162,300 00	1,518 94	One-fourth	379 73
1912	153,921 00	1,307 58	Three-fourths	980 69
3 years 1910	30,055,413 00	300,265 25	One-sixth	50,044 21
1911	32,210,908 00	311,376 60	One-half	155,688 30
1912	39,446,817 00	387,252 95	Five-sixths	322,710 79
4 years 1909	159,131 00	1,269 60	One-eighth	158 70
1910	87,900 00	636 16	Three-eighths	238 56
1911	75,006 00	877 91	Five-eighths	545 69
1912	28,351 00	227 53	Seven-eighths	199 09
5 years 1908	6,886,233 00	81,999 92	One-tenth	8,199 99
1909	8,086,998 00	96,031 91	Three-tenths	28,809 57
1910	8,854,529 00	106,338 30	One-half	53,169 15
1911	9,145,075 00	104,922 88	Seven-tenths	73,416 02
1912	11,022,545 00	121,965 45	Nine-tenths	109,708 91
Over 5 years	1,636,949 00	14,940 90	Pro rata	14,223 95
Total	225,606,767 00	2,467,698 44		1,286,949 63
Perpetual risks	1,266,167 00	30,689 08	Nine tenths	27,620 17
Grand total	226,872,934 00	2,498,387 52		1,314,569 80

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written..	Fire	\$474,592 00
Less risks canceled..		149,997 00
Net risks written....		324,595 00

Gross premiums received..	\$3,474 24
Less returned premiums.....	857 88
Net premiums received	2,616 36
Losses paid (deducting salvage)...	2,889 82
Less losses on risks reinsured in companies authorized in District of Columbia	288 82
Net losses paid	2,601 00
Losses incurred	2,934 82
Less losses on risks reinsured in companies authorized in District of Columbia	288 82
Net losses incurred	2,646 00

CITIZENS INSURANCE CO , ST LOUIS, MO

[Located at Pierce Building, St Louis, Mo Incorporated, 1837, commenced business, 1837 Chas E. Chase, president, P O Croker, secretary]

CAPITAL

Capital stock paid in cash ..	\$200,000 00
Amount of ledger assets, Dec 31, of previous year.....	\$876,583 14

INCOME

	Fire	Marine and inland	
Gross premiums	\$2,085,333 01	\$10,313 64	
Deduct gross amount paid for reinsurance, fire, \$1,263,432 94, return premiums, fire, \$319,665 08, marine and inland, \$1,233 68	1,583,098 02	1,233 68	
Total premiums (other than perpetuals).....	502,234 99	9,079 96	511,314 95
Interest on mortgage loans		4,860 00	
Interest on bonds and dividends on stocks		24,214 50	
Interest from other sources ..		1,454 00	
Total interest.....			30,528 50
Conscience money			32 69
Total income.....			541,876 14
Total.....			1,418,459 28

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$1,155,679 12
Deduct amount received for salvage, fire, \$19,159 01, reinsurance, fire, \$799,576 12.	818,735 13
Net amount paid for losses	336,943 99
Expenses of adjustment and settlement of losses	6,798 72
Commissions or brokerage	92,723 66
Salaries and expenses of special and general agents	29,413 18
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	7,207 86
Rents, including company's occupancy of its own buildings	1,845 27
Advertising, printing, and stationery	4,722 77
Postage, telegrams, telephone, and express	4,127 29
Legal expenses	423 84
Furniture and fixtures	358 17
Maps, including corrections.....	319 63
Underwriters' boards and tariff associations.....	9,346 14
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	2,413 23
Inspections and surveys	333 70
State taxes on premiums	10,421 85
Insurance department licenses and fees	4,484 36
Municipal and county taxes and fees	5,532 93
Commercial ratings	\$130 56
Ice water and toilet supplies	59 28
Insurance on companies interests	53 37
Newspapers and periodicals	15 52
Deposit premiums returned.....	258 73
Interest and dividends to stockholders.....	24,000 00
Decrease in liabilities during the year on account of reinsurance treaties.....	103 41
Total disbursements	541,778 73
Balance	876,680 55

LEDGER ASSETS

Mortgage loans on real estate.	97,200 00
Book value of bonds and stocks	570,493 75
Deposits in trust companies and banks not on interest	26,743 07
Deposits in trust companies and banks on interest	112,059 56
Agents' balances, representing business written subsequent to Oct 1, 1912	67,587 28
Agents' balances, representing business written prior to Oct 1, 1912	2,596 89
Total ledger assets.....	876,680 55

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,168 16	
Interest due and accrued on bonds	9,519 80	
Total		\$10,687 96
Gross assets		887,368 51

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1, 1912	2,506 89	
Book value of ledger assets over market value (bonds and stocks)	22,663 75	
Total		25,260 64
Total admitted assets		862,107 87

LIABILITIES

Losses adjusted and unpaid, due and not due	\$37,700 62	
Losses in process of adjustment or in suspense	99,686 02	
Losses resisted	24,342 49	
Total claims for losses	211,729 13	
Deduct reinsurance	157,597 30	
Net amount of unpaid losses		54,131 83
Unearned premiums at 50 per cent on fire risks running one year or less	170,971 10	
Unearned premiums pro rata on fire risks running more than one year	262,126 49	
Unearned premiums on marine risks	4,119 45	
Total unearned premiums as computed above		437,217 04
State, county, and municipal taxes due or accrued		4,675 00
Total liabilities, except capital stock		496,023 87
Cash capital	200,000 00	
Surplus over all liabilities	166,084 00	
Surplus to policyholders		366,084 00
Total liabilities		862,107 87

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$223,938,103 00	\$2,819,411 47		
Written during the year	173,720,368 00	2,085,333 01	\$458,070 00	\$10,313 64
Total	397,658,471 00	4,904,744 48	458,070 00	10,313 64
Expired and terminated	147,872,447 00	2,024,216 59	158,765 00	2,074 75
In force at end of the year	249,786,024 00	2,880,527 89	299,305 00	8,238 89
Deduct amount reinsured	175,189,413 00	2,053,771 67		
Net amount in force	74,596,611 00	826,756 22	299,305 00	8,238 89

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912.	\$27,992,115 00	\$341,942 19	One-half.	\$170,971 10
2 years.. 1911	61,041 00	886 31	One-fourth	221 58
1912	107,944 00	2,209 47	Three-fourths...	1,657 11
3 years. 1910..	9,922,393 00	101,268 88	One-sixth	16,878 15
1911.	11,274,602 00	114,077 99	One-half	57,048 99
1912	13,672,870 00	140,449 67	Five-sixths...	117,041 40
4 years. 1909.	53,740 00	473 66	One-eighth	59 21
1910	28,551 00	389 50	Three-eighths ..	146 07
1911.	26,735 00	330 56	Five-eighths...	206 60
1912	31,496 00	379 24	Seven-eighths...	331 82
5 years. 1908..	1,556,377 00	18,220 70	One-tenth	1,822 07
1909.	1,843,962 00	22,273 58	Three-tenths...	6,682 07
1910	3,175,697 00	23,980 18	One-half	11,990 09
1911	2,333,538 00	29,177 64	Seven-tenths...	20,424 35
1912	2,515,550 00	30,696 65	Nine-tenths. .	27,626 98
Total	74,596,611 00	826,756 22		433,097 59

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$396,870 00
Less risks canceled	47,575 00
Net risks written	349,295 00
Gross premiums received	3,106 86
Less returned premiums	305 16
Net premiums received	2,801 70
Net losses paid	1,576 92
Net losses incurred	3,786 92

CITY OF NEW YORK INSURANCE CO, NEW YORK, N Y.

[Located at Maiden Lane and William Street, New York, N Y Incorporated, 1905, commenced business, 1905 Major A White, president, J Carroll French, secretary and treasurer]

CAPITAL

Capital stock paid in cash	\$500,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,543,958 95

INCOME.

Gross premiums, fire	\$1,178,180 74
Deduct gross amount paid for reinsurance, fire, \$332,344 65, return premiums, fire, \$245,351 62	577,696 27
Total premiums (other than perpetuals)	600,484 47
Interest on mortgage loans	11,340 00
Interest on bonds and dividends on stocks	44,115 87
Interest from other sources	1,213 00
Total interest	56,668 87
Agents' balances previously charged off	21 50
Profit on sale or maturity of ledger assets (bonds)	1,162 83
Total income	658,337 67
Total	2,202,296 62

DISBURSEMENTS.

Gross amount paid for losses, fire	\$436,547 61
Deduct amount received for salvage, fire, \$3,734 99, reinsurance, fire, \$115,337 62, discount, fire, \$633 59	119,706 20
Net amount paid for losses	316,841 41
Expenses of adjustment and settlement of losses	6,682 62
Commissions or brokerage	124,631 41
Salaries and expenses of special and general agents	23,134 74
Salaries, fees and other charges of officers, directors, trustees, agents, and home office employees	62,509 37
Rents, including company's occupancy of its own buildings	12,513 50
Advertising, printing, and stationery	6,806 08
Postage, telegrams, telephone, and express	5,262 74
Legal expenses	162 62
Furniture and fixtures	1,781 08
Maps, including corrections	3,277 45
Underwriters' boards and tariff associations	6,953 00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	3,615 73
Inspections and surveys	2,756 32
State taxes on premiums	12,989 57
Insurance department licenses and fees	4,212 17
All other licenses, fees and taxes	2,493 16
Commercial ratings	\$1,403 90
Miscellaneous items	576 50
Traveling expense (home office)	1,445 07
Interest and dividends to stockholders	3,426 07
Agents' balances charged off	50,000 00
Loss on sale or maturity of ledger assets (bonds)	934 95
	31 25
Total disbursements	651,015 24
Balance	1,551,281 38

LEDGER ASSETS

Mortgage loans on real estate	246,000 00
Book value of stocks and bonds	1,036,845 38
Cash in office	5,858 35
Deposits in trust companies and banks not on interest	25,220 98
Deposit in trust companies and banks on interest	79,300 72
Agents' balances, representing business written subsequent to Oct 1, 1912	153,141 79
Agents' balances, representing business written prior to Oct 1, 1912	4,854 16
Total ledger assets	1,551,281 38

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,957 50
Interest due and accrued on bonds	4,363 95
Total	\$6,321 45
Gross assets	1,557,602 83

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	4,854 16
Book value of ledger assets over market value (stocks and bonds)	81,040 38
Total	85,894 54
Total admitted assets	1,471,708 29

LIABILITIES

Losses adjusted and unpaid, due and not due	\$2,000 00
Losses in process of adjustment, or in suspense	59,724 00
Losses resisted	14,860 00
Total claims for losses	76,584 00
Deduct reinsurance	52,102 72
Net amount of unpaid losses	24,481 28
Unearned premiums at 50 per cent on fire risks running one year or less.	185,393 59
Unearned premiums pro rata on fire risks running more than one year.	383,608 53
Total unearned premiums as computed above	569,002 12
Dividends declared and unpaid, to stockholders	12,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000 00
State, county, and municipal taxes due or accrued	7,500 00
Reinsurance premiums	52,559 87
Total liabilities, except capital stock	667,043 27
Cash capital	500,000 00
Surplus over all liabilities	304,665 02
Surplus to policyholders	804,665 02
Total liabilities	1,471,708 29

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$136,657,564 00	\$1,315,996 60
Written during the year	125,044,310 00	1,178,180 74
Total	261,701,874 00	2,494,177 34
Expired and terminated	98,860,066 00	947,942 35
In force at end of the year.	162,841,808 00	1,546,234 99
Deduct amount reinsured	52,016,129 00	514,261 22
Net amount in force	110,825,679 00	1,031,973 77

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$38,352,258 00	\$370,787 17	One-half	\$185,393 59
2 years	1911 234,904 00	2,074 99	One-fourth	518 75
	1912 335,831 00	3,394 13	Three-fourths	2,545 60
3 years	1910 13,575,784 00	116,994 58	One-sixth	19,499 10
	1911 18,229,116 00	147,614 79	One-half	73,807 40
	1912 24,681,614 00	203,505 69	Five-sixths	169,588 07
4 years	1909 317,945 00	1,807 90	One-eighth	225 98
	1910 413,634 00	4,383 48	Three-eighths	1,643 80
	1911 283,866 00	2,000 76	Five-eighths	1,250 47
	1912 80,324 00	548 92	Seven-eighths	480 80
5 years	1908 1,174,398 00	12,811 06	One-tenth	1,281 10
	1909 1,541,834 00	16,915 21	Three-tenths	5,074 56
	1910 3,368,512 00	40,790 52	One-half	20,395 26
	1911 4,392,047 00	51,059 83	Seven-tenths	35,741 88
	1912 3,843,612 00	57,284 74	Nine-tenths	51,556 26
Total	110,825,679 00	1,031,973 77		569,002 12

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$764,225 00
Less risks canceled	72,800 00
Net risks written.....	691,425 00
Gross premiums received ..	5,106 17
Less returned premiums ..	551 42
Net premiums received ..	4,554 75
Net losses paid	466 20
Net losses incurred	1,179 20

COLUMBIA INSURANCE CO , JERSEY CITY, N J

[Located at No 15 Exchange Street, Jersey City, N. J. Incorporated, 1901, commenced business, 1901.
George F. Crane, president, C. E. Dean, secretary.]

CAPITAL

Capital stock paid in cash	\$400,000 00
Amount of ledger assets, Dec 31, of previous year	\$904,056 72

INCOME

Gross premiums, marine and inland	\$998,147 89
Deduct gross amount paid for reinsurance, marine and inland, \$425,783 76, re- turn premiums, marine and inland, \$171,357 48	597,141 24
Total premiums (other than perpetuals)	401,006 65
Interest on bonds	29,848 08
Interest from other sources	1,414 88
Total interest	31,262 96
Total income	432,269 61
Total	1,336,326 33

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$378,594 85
Deduct amount received for salvage, marine and inland, \$16,821 96 reinsurance, marine and inland, \$180,831 72	197,653 68
Net amount paid for losses	180,941 17
Commissions or brokerage	125,837 58
Allowances to local agencies for miscellaneous agency expenses	1,053 00
Salaries and expenses of special and general agents	3,166 36
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office em- ployees	6,799 50
Advertising, printing, and stationery	2,978 00
Postage, telegrams, telephone, and express	690 00
Legal expenses	376 00
Underwriters' boards and tariff associations	792 00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	184 98
Inspections and surveys	260 00
State taxes on premiums	9,272 49
Insurance department licenses and fees	1,524 00
All other licenses, fees, and taxes	474 43
Investment expenses	82 50
Agents' balances charged off	503 30
Decrease in book value of ledger assets (bonds)	897 92
Total disbursements	335,893 23
Balance	1,000,433 10

LEDGER ASSETS

Book value of bonds	883,660 42
Deposits in trust companies and banks on interest	37,169 28
Agents' balances, representing business written subsequent to Oct 1, 1912	54,663 40
Agents' balances, representing business written prior to Oct 1, 1912	14,950 00
Cash deposits, Ontario department	10,000 00
Total ledger assets	1,000,433 10

NONLEDGER ASSETS

Interest due and accrued on bonds	\$10,143 32
Interest due and accrued on other assets	62 50
Total	10,205 82
Gross assets	1,010,638 92

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$14,950 00
Book value of ledger assets over market value (bon ls)	50,700 42
Total	\$65,650 42
Total admitted assets	944,988 50

LIABILITIES

Losses in process of adjustment or in suspense	\$70,236 28
Losses resisted	1,104 65
Total claims for losses	71,340 93
Deduct reinsurance	43,253 10
Net amount of unpaid losses	28,087 83
Unearned premiums pro rata on inland risks running more than one year	9,689 74
Unearned premiums at 50 per cent on inland navigation risks	162,687 15
Unearned premiums 100 per cent on marine risks	227 39
Total unearned premiums as computed above	172,604 28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	8,000 00
State, county, and municipal taxes due or accrued	9,000 00
Total liabilities, except capital stock	217,692 11
Cash capital	400,000 00
Surplus over all liabilities	327,296 39
Surplus to policyholders	727,296 39
Total liabilities	944,988 50

RISKS AND PREMIUMS

	Marine and inland risks	Gross premiums thereon
In force Dec 31, 1911	\$35,187,212 00	\$741,908 13
Written or renewed during the year	112,299,635 00	998,147 89
Total	147,486,847 00	1,740,056 02
Deduct those expired and marked off as terminated	112,932,326 00	933,281 80
In force at the end of the year	34,554,521 00	806,774 22
Deduct amount reinsured	18,955,570 00	464,933 25
Net amount in force	15,598,951 00	341,840 97

RECAPITULATION OF LONG TERM RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
2 years				
1911	\$441,538 00	\$2,663 17	One-fourth . . .	\$665 79
1912	432,045 00	2,874 73	Three-fourths . .	2,156 05
3 years				
1910	116,239 00	884 02	One-sixth . . .	147 34
1911	513,340 00	3,733 59	One-half . . .	1,865 79
1912	539,966 00	4,469 22	Five-sixths . . .	3,724 35
4 years				
1910	12,173 00	125 47	Three-eighths . .	47 05
1911	75,048 00	679 44	Five-eighths . . .	424 05
1912	42,812 00	469 82	Seven-eighths . .	411 09
5 years				
1910	6,419 00	81 38	One-half . . .	40 69
1911	10,222 00	133 29	Seven-tenths . .	93 30
1912	8,812 00	125 16	Nine-tenths . . .	112 64
Total	2,198,714 00	16,239 29	.....	9,689 74

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Marine and inland
Less \$9,550 risks canceled, and \$2,200 reinsurance in companies authorized in District of Columbia	\$26,151 00
Net risks written	11,750 00
	14,401 00

	Marine and inland
Gross premiums received.	\$738 84
Less \$139 60 returned premiums, and \$178 60 premiums for reinsurance in companies authorized in District of Columbia	317 20
Net premiums received.	421 64
Losses paid (deducting salvage)	67 00
Less losses on risks reinsured in companies authorized in District of Columbia	26 80
Net losses paid	40 20
Losses incurred.	67 00
Less losses on risks reinsured in companies authorized in District of Columbia	26 80
Net losses incurred	40 20

CONNECTICUT FIRE INSURANCE CO , HARTFORD, CONN.

[Located at No 51 Prospect Street, Hartford, Conn. Incorporated, 1850, commenced business, 1850
J D Browne, president, W T Howe, secretary]

CAPITAL

Capital stock paid in cash.	\$1,000,000 00
Amount of ledger assets, Dec 31, of previous year.	\$7,460,137 78

INCOME

Gross premiums, fire	\$4,987,998 40
Deduct gross amount paid for reinsurance, fire, \$655,249 27, return premiums, fire, \$585,907 03	1,241,216 30
Total premiums (other than perpetuals)	3,746,782 10
Interest on mortgage loans	44,940 90
Interest on collateral loans	2,689 37
Interest on bonds and dividends on stocks	233,959 51
Interest from other sources	4,083 91
Rents, including company's occupancy of its own buildings.	1,840 88
Total interest and rents.	10,828 00
Agents' balances previously charged off.	298,342 57
Profit on sale or maturity of ledger assets (real estate, \$300, bonds, \$102 50, stocks, \$375).	42 00
Total income	777 50
Total	4,045,944 17
Total	11,506,081 95

DISBURSEMENTS

Gross amount paid for losses, fire	\$2,475,805 64
Deduct amount received for salvage, fire, \$18,229 46, reinsurance, fire, \$392,419 19, discount, fire, \$1,402 85	412,051 00
Net amount paid for losses	2,063,754 64
Expenses of adjustment and settlement of losses.	84,261 95
Commission or brokerage	803,534 09
Allowances to local agencies for miscellaneous agency expenses	15,218 55
Salaries and expenses of special and general agents	146,942 02
Salaries, fees and other charges of officers, directors, trustees, agents and home-office employees	207,164 82
Rents, including company's occupancy of its own buildings.	29,517 04
Advertising, printing and stationery	49,935 55
Postage, telegrams, telephone and express.	21,789 08
Legal expenses	6,353 51
Furniture and fixtures	9,071 50
Maps, including corrections.	11,352 76
Underwriters' boards and tariff associations	24,903 65
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	25,726 74
Inspections and surveys	26,638 32
Repairs and expenses on real estate.	486 58
Taxes on real estate.	2,028 36
State taxes on premiums	67,892 83
Insurance department licenses and fees.	21,712 08
All other licenses, fees and taxes.	8,671 76
Interest and dividends to stockholders	190,890 50
Agents' balances charged off.	1,619 01
Loss on sale or maturity of ledger assets (bonds).	1,485 00
Total disbursements.	8,765,076 54
Balance.	7,741,005 41

LEDGER ASSETS

Book value of real estate	\$189,200 00
Mortgage loans on real estate	1,014,350 00
Loans secured by pledge of bonds, stocks or other collaterals	54,000 00
Book value of bonds and stocks	5,741,940 93
Cash in office	477 90
Deposits in trust companies and banks not on interest	20,055 39
Deposits in trust companies and banks on interest	427,851 82
Agents' balances, representing business written subsequent to Oct 1, 1912	197,726 34
Agents' balances, representing business written prior to Oct 1, 1912	8,661 23
Bills receivable taken for fire risks	41,735 80
Total ledger assets	7,741,005 41

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$11,039 80
Interest due and accrued on bonds	30,369 78
Interest due and accrued on collateral loans	464 30
Total	41,873 88
Gross premiums, in course of collection, not over three months due, less return premiums, \$45,000, and reinsurance, \$55,000	280,000 00
Less commission, brokerage, and all other expenses	125,000 00
	155,000 00
Gross assets	7,937,879 29

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$8,661 23
Bills receivable, past due, taken for marine, inland and fire risks	24,011 14
Book value of ledger assets over market value (bonds and stocks)	170,096 93
Total	202,769 30
Total admitted assets	7,735,109 99

LIABILITIES

Losses adjusted and unpaid, due and not due	\$81,553 23
Losses in process of adjustment, or in suspense	288,747 76
Losses resisted	41,859 01
Total claims for losses	412,160 00
Deduct reinsurance	89,959 15
Net amount of unpaid losses	322,200 85
Unearned premiums at 50 per cent on fire risks running one year or less	886,711 51
Unearned premiums pro rata on fire risks running more than one year	3,225,176 15
Total unearned premiums as computed above	4,111,887 66
State, county, and municipal taxes due or accrued	35,000 00
Total liabilities, except capital stock	4,469,088 5
Cash capital	1,000,000 00
Surplus over all liabilities	2,266,021 48
Surplus to policyholders	3,266,021 48
Total liabilities	7,735,109 99

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31	\$798,331,287 00	\$8,810,142 37
Written or renewed during the year	450,470,516 00	4,987,998 40
Excess of original premiums over amount received for reinsurance		3,745 35
Total	1,248,801,803 00	13,801,886 12
Deduct those expired and marked off as terminated	412,747,561 00	4,772,914 43
In force at end of the year	836,054,242 00	9,028,971 69
Deduct amount reinsured	85,021,826 00	990,272 28
Net amount in force	751,032,416 00	8,038,699 41

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912	\$142,769,273 00	\$1,773,423 03	One-half	\$886,711 51
2 years	1911	2,467,224 00	19,559 02	One-fourth	4,889 75
	1912	2,256,917 00	17,596 60	Three-fourths	13,197 45
3 years	1910	127,499,029 00	1,262,761 96	One-sixth	210,460 33
	1911	142,364,466 00	1,392,943 96	One-half	696,471 98
	1912	161,941,705 00	1,568,720 98	Five-sixths	1,307,267 48
4 years	1909	1,000,915 00	9,630 91	One-eighth	1,203 86
	1910	1,000,823 00	9,427 31	Three-eighths	3,535 24
	1911	1,007,865 00	10,622 71	Five-eighths	6,639 19
	1912	1,129,837 00	11,644 62	Seven-eighths	10,189 04
5 years	1908	33,766,296 00	394,865 61	One-tenth	39,486 56
	1909	33,752,084 00	403,610 60	Three-tenths	121,083 18
	1910	32,344,598 00	391,059 49	One-half	195,529 74
	1911	34,279,226 00	393,990 85	Seven-tenths	275,793 60
	1912	32,952,084 00	374,661 11	Nine-tenths	337,195 00
Over 5 years		500,074 00	4,180 65	Pro rata	2,233 75
Total		751,032,416 00	8,038,699 41	.....	4,111,887 66

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less \$42,448, risks canceled, and \$34,493 reinsurance in companies authorized in District of Columbia	\$877,155 00
Net risks written	76,941 00
Gross premiums received	4,093 32
Less \$235 76 returned premiums, and \$128 56 premiums for reinsurance in companies authorized in District of Columbia	364 32
Net premiums received	3,729 00
Net losses paid	2,794 46
Net losses incurred	2,938 21

CONTINENTAL INSURANCE CO., NEW YORK, N. Y

[Located at No 80 Maiden Lane, New York, N. Y. Incorporated, 1853, commenced business, 1853 Henry Evans, president, J. E. Lopez, secretary]

CAPITAL

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$25,503,123 44

INCOME.

	Fire	Marine and inland	
Gross premiums	\$10,356,023 54	\$285,937 16	
Deduct gross amount paid for reinsurance—fire, \$1,179,842 18, marine and inland, \$99,023 44, return premiums—fire, \$1,186,808 84, marine and inland, \$57,377 65	2,366,651 02	156,401 09	
Total premiums (other than perpetuals)	7,989,372 52	129,536 07	8,118,908 59
Interest on mortgage loans		135 00	
Interest on collateral loans		2,402 78	
Interest on bonds and dividends on stocks		924,384 40	
Gross interest in trust companies and banks		104,819 47	
Interest from other sources		4,594 62	
Rents, including company's occupancy of its own buildings		72,104 64	
Total interest and rents			1,108,440 91
Profit received, being our proportion of participation to the extent of \$100,000 in syndicate formed for reorganization of Third Avenue Railroad Co			5,310 53
Agents' balances previously charged off			1,896 82
Profit on sale or maturity of ledger assets (bonds and stocks)			126,844 00
Increase in book value of ledger assets (bonds and stocks)			630,318 00
Total income			9,991,718 85
Total			35,494,842 29

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses	\$4,482,877 31	\$85,842 11
Deduct amount received for salvage—fire, \$39,997 89, marine and inland, \$900 50, reinsurance—fire, \$591,861 91, marine and inland, \$25,309 84.	631,859 80	26,210 34
Net amount paid for losses.	3,851,017 51	59,631 77
Expenses of adjustment and settlement of losses.		\$3,910,649 28
Commission or brokerage.		119,107 25
Allowances to local agencies for miscellaneous agency expenses		1,657,681 05
Salaries and expenses of special and general agents		1,247 71
Salaries, fees, and other charges of officers, directors, trustees, agents and home office employees.		280,930 10
Rents, including company's occupancy of its own buildings.		436,068 24
Advertising, printing, and stationery.		70,034 93
Postage, telegrams, telephone, and express.		75,509 07
Legal expenses		87,629 92
Furniture and fixtures		952 82
Maps, including corrections.		31,549 54
Underwriters' boards and tariff associations		20,150 91
Fire department, fire patrol and salvage corps, assessments, fees, taxes, and expenses		85,539 20
Inspections and surveys		31,026 47
Repairs and expenses on real estate		7,300 44
Taxes on real estate		31,691 60
State taxes on premiums.		24,871 74
Insurance department licenses and fees		155,877 66
All other licenses, fees, and taxes.		31,732 69
Mercantile agencies		58,070 54
Miscellaneous		8,346 70
Exchange.		1,025 16
Subscriptions to papers		11,778 23
Bills receivable, past due charged off		3,387 35
Investment expenses Legal, \$3,774 69, safe deposit, \$362 50 notary, \$3 89		6,561 03
First Bulgarian Insurance Co reserve		4,141 08
First Bulgarian Insurance Co interest		25,379 62
Interest and dividends to stockholders.		1,021 56
Scrap or certificates of profits redeemed in cash.		1,000,000 00
Interest paid to scripholders		43 00
Agents' balances charged off		60
Loss on sale or maturity of ledger assets (bonds).		1,890 02
Decrease in book value of ledger assets (real, \$25,000, bonds, \$93,611, stocks \$294,212)		174 00
Total disbursements.		412,823 00
Balance		8,554,192 51
		26,940,649 78

LEDGER ASSETS

Book value of real estate.	1,175,000 00
Mortgage loans on real estate	2,700 00
Loans secured by pledge of bonds, stocks, or other collaterals	500,000 00
Book value of bonds and stocks.	22,282,237 00
Cash in office.	3,073 16
Deposits in trust companies and banks not on interest.	93 62
Deposits in trust companies and banks on interest.	1,703,963 14
Agents' balances, representing business written subsequent to Oct 1, 1912	1,041,413 36
Agents' balances, representing business written prior to Oct 1, 1912.	3,467 47
Bills receivable taken for fire risks.	228,702 03
Total ledger assets.	26,940,649 78

NONLEDGER ASSETS

Interest due and accrued on bonds	\$74,131 44
Interest due and accrued on other assets Declared dividends on stock, \$135,259 75, bank balances, \$83 71	135,343 46
Total	209,474 90
Gross assets	27,150,124 68

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	3,467 47
Bills receivable, past due, taken for marine, inland, and fire risks	76,625 93
Total	80,093 40
Total admitted assets	27,070,031 28

LIABILITIES

Losses in process of adjustment, or in suspense	\$517,331 70	
Losses resisted	43,322 50	
Total claims for losses	560,654 20	
Deduct reinsurance	75,459 43	
Net amount of unpaid losses		\$485,204 77
Unearned premiums at 50 per cent on fire risks running one year or less	2,121,667 85	
Unearned premiums pro rata on fire risks running more than one year	6,832,139 68	
Unearned premiums at 50 per cent on inland navigation risks	68,410 04	
Total unearned premiums as computed above		9,022,217 57
Principal unpaid on scrip or certificate of profits authorized or ordered to be redeemed		26,657 00
Interest due or accrued, remaining unpaid		6,063 30
Dividends declared and unpaid, to stockholders, \$500,000		500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		27,500 00
State, county and municipal taxes due or accrued		162,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		75,386 16
Reinsurance premiums		24,894 68
All other liabilities—rent paid in advance		116 60
Reserve for contingencies		250,000 00
Total liabilities, except capital stock		10,580,040 08
Cash capital	\$2,000,000 00	
Surplus over all liabilities	14,489,991 20	
Surplus to policyholders		16,489,991 20
Total liabilities		27,070,031 28

RISKS AND PREMIUMS

	Fire risks	Gross pre- miums thereon	Marine and inland risks	Gross pre- miums thereon
In force on Dec 31, 1911	\$1,678,369,274 00	\$17,452,172 04	\$1,266,857 00	\$36,202.13
Written or renewed during the year	1,030,611,173 00	10,356,023 54	8,188,138 00	285,937 16
Total	2,708,980,447 00	27,808,195 58	9,451,995.00	322,139 29
Deduct those expired and marked off as terminated	928,642 764 00	9,181,617 06	1,521,877 00	94,897 36
In force at end of the year	1,780,337,683 00	18,626,578 52	7,930,118 00	227,241 93
Deduct amount reinsured	157,435,104 00	1,585,766 56	3,117,414 00	90,421 85
Net amount in force	1,622,902,579 00	17,040,811 96	4,812,704 00	136,820 08

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912.	\$360,445,512 00	\$4,243,335 70	One-half	\$2,121,667 85
2 years 1911.	3,294,373 00	20,733 27	One-fourth	5,183 32
. 1912.	4,527,283 00	39,836 10	Three-fourths	29,877 09
3 years 1910.	228,489,877 00	2,186,288 25	One-sixth	364,381 37
. 1911.	273,351,346 00	2,445,864 40	One-half	1,222,932 20
. 1912.	311,963,450 00	2,796,965 76	Five-sixths	2,330,804 80
4 years 1909.	3,412,653 00	24,192 21	One-eighth	3,024 03
. 1910.	5,671,835 00	48,488 84	Three-eighths	18,183 31
. 1911.	2,838,087 00	19,038 08	Five eighths	11,895 67
. 1912.	3,598,008 00	27,401 53	Seven-eighths	23,976 34
5 years 1908.	75,216,036 00	823,898 04	One-tenth	82,389 80
. 1909.	71,303,789 00	907,915 05	Three-tenths	272,374 52
. 1910.	80,064,132 00	1,012,009 42	One-half	506,004 71
. 1911.	93,271,422 00	1,155,196 60	Seven-tenths	808,637 62
. 1912.	101,049,838 00	1,287,247 18	Nine-tenths	1,131,522 46
Over five years	4,404,938 00	32,406 53	Pro rata	20,952 45
Total	1,622,902,579 00	17,040,811 96		8,953,807 53

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland.
Gross risks written	\$2,833,258 00	\$311,125 00
Less \$522,430 risks canceled, and \$3,250 reinsurance in companies authorized in District of Columbia	514,080 00	11,600 00
Net risks written	2,319,178 00	299,525 00
Gross premiums received	15,972 23	814 19
Less \$2,488 75 returned premiums, and \$73 70 premiums for reinsurance in companies authorized in District of Columbia	2,291 64	270 81
Net premiums received	13,680 59	543.38
Net losses paid	7,088 17	131 25
Net losses incurred	7,758 26	131 25

COUNTY FIRE INSURANCE CO , PHILADELPHIA, PA.

[Located at No 110 South Fourth Street, Philadelphia, Pa Incorporated, 1832, commenced business, 1833 Chas R Peck, president, E A Law, secretary]

CAPITAL

Capital stock paid in cash	\$400,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,145,012 28

INCOME

Gross premiums, fire	\$619,963 32	
Deduct gross amount paid for Reinsurance, fire, \$145,535 56, return premiums, fire, \$93,397 85	238,933 41	
Total premiums (other than perpetuals)		381,029 91
Deposit premiums on perpetual risks		3,427 52
Interest on mortgage loans and ground rents	\$8,537 30	
Interest on collateral loans	157 25	
Interest on bonds and dividends on stocks	35,321 60	
Interest from other sources	804 49	
Discount on taxes	20 32	
Rents, including company's occupancy of its own buildings	3,951 00	
Total interest and rents		48,791 96
Discounts on perpetual premiums	510 87	
Perpetual deposits earned by loss	66 11	
Reinsurance return premium previously marked off	11 84	
		588 82
Total income		433,838 21
Total		1,578,850 49

DISBURSEMENTS

Gross amount paid for losses, fire	\$240,482 24	
Deduct amount received for Salvage, fire, \$1,993 98, reinsurance, fire, \$42,719 23, discount, fire, \$197 55	44,910 76	
Net amount paid for losses		195,571 48
Expenses of adjustment and settlement of losses		3,993 25
Commissions or brokerage		90,892 44
Salaries and expenses of special and general agents		16,777 08
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		21,876 88
Rents, including company's occupancy of its own buildings		2,500 00
Advertising, printing, and stationery		4,249 03
Postage, telegrams, telephone, and express		3,814 99
Legal expenses		50 00
Furniture and fixtures		368 95
Maps, including corrections		5,363 03
Underwriters' boards and tariff associations		6,282 51
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		1,632 93
Inspections and surveys		1,120 48
Repairs and expenses on real estate		766 47
Taxes on real estate		787 33
State taxes on premiums		10,742 93
Insurance department licenses and fees		2,529 00
All other licenses, fees, and taxes		1,390 78
Heating, lighting, etc , of home office	\$860 99	
Maintenance of agents' and special agents' offices	3,121 75	
Bradstreets, \$409 50, Underwriters' Protective Association, \$250	659 50	
Signs, \$29 04, subscriptions to periodicals, \$217	246 04	
Safety deposit boxes, \$125, bonds, \$65 87, Howe Address Co , \$57 42	248 29	
Christmas greetings, \$276 25, Suffern & Co , \$362 50	638 75	
Jos Parker & Sons Co , blotter stock, \$240, paper boxes, \$113 78	353 78	
Sundry expenses	359 21	
		6,488.31

Deposit premiums returned	\$6,486 60
Interest and dividends to stockholders	32,000 00
Agents' balances charged off	52 17
Loss on sale or maturity of ledger assets (real estate, \$330 46, bonds, \$86 00)	395 46
Total disbursements	416,132 10
Balance	1,162,718 39

LEDGER ASSETS

Book value of real estate	55,057 18
Mortgage loans on real estate	178,100 00
Loans secured by pledge of bonds, stocks, or other collaterals	3,700 00
Book value of bonds and stocks	769,768 40
Cash in office	1,562 03
Deposits in trust companies and banks on interest	84,927 21
Agents' balances, representing business written subsequent to Oct 1, 1912	65,844 23
Agents' balances, representing business written prior to Oct 1, 1912	1,855 59
Perpetual deposits in other companies	1,903 75
Total ledger assets	1,162,718 39

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,871 59
Interest due and accrued on bonds	6,969 00
Interest due and accrued on collateral loans	39 22
Rents due and accrued on company's property	87 50
Total	8,967 31
Market value of real estate over book value	16,107 82
Market value of bonds and stocks over book value	25,953 60
Due for reinsurance on losses paid	1,112 23
Philadelphia Fire Underwriters' Association deposit	100 00
Gross assets	1,214,959 35

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	1 855 59
Total admitted assets	1,213,103 76

LIABILITIES

Losses adjusted and unpaid, due and not due	\$6,497 44
Losses in process of adjustment or in suspense	21,848 00
Losses resisted	955 89
Total claims for losses	29,301 33
Deduct reinsurance	2,320 70
Net amount of unpaid losses	26,980 63
Unearned premiums at 50 per cent on fire risks running one year or less	125,632 91
Unearned premiums pro rata on fire risks running more than one year	212,081 87
Total unearned premiums as computed above	337,714 58
Amount reclaimable by the insured on perpetual fire insurance policies	186,308 35
State, county, and municipal taxes due or accrued	6,972 85
Commissions, brokerage, and other charges due or to become due to agents and brokers	8,267 22
10 per cent perpetual deposits, other companies	190 38
Total liabilities, except capital stock	566,434 01
Cash capital	400,000 00
Surplus over all liabilities	246,669 75
Surplus to policyholders	646,669 75
Total liabilities	1,213,103 76

RISKS AND PREMIUMS

	Fire risks	Premiums thereon
In force Dec 31, 1911	\$78,475,507 00	\$781,855 14
Written or renewed during 1912	61,170,592 00	619,963 32
Total	139,646,099 00	1,401,818 46
Deduct cancellations and expirations	56,756,524 00	583,938 14
In force Dec 31, 1912	82,889,575 00	817,880 32
Deduct amount reinsured	16,335,500 00	163,172 65
Net in force Dec 31, 1912	66,554,075 00	654,707 67

Perpetual risks not included in above, \$8,396,780, premiums on same, \$204,849.11

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less	1912 \$22,972,203 00	\$251,265 82	One-half.	\$125,632 91
2 years	1911 714,561 00	7,706 78	One-fourth	1,926 69
	1912 335,487 00	4,020 36	Three-fourths	3 015 27
3 years	1910 9,445,009 00	80,826 80	One-sixth	13,487 80
	1911 9,553,869 00	82,307 93	One-half	41,153 97
	1912 10,664,572 00	96,135 78	Five-sixths	80,113 15
4 years.....	1909 214,382 00	2,722 81	One-eighth	340 35
	1910 153,900 00	1,784 20	Three-eighths	669 08
	1911 145,905 00	1,074 87	Five-eighths	671 80
	1912 140,325 00	1,610 20	Seven-eighths	1,408 93
5 years	1908 1,828,733 00	17,519 58	One-tenth	1,751 96
	1909 2,088,504 00	22,400 12	Three-tenths	6,720 04
	1910 2,192,712 00	22,743 93	One-half	11,371 97
	1911 2,451,976 00	27,798 63	Seven-tenths	19,459 04
	1912 3,105,911 00	31,030 24	Nine-tenths	27,927 22
Over 5 years	545,425 00	3,659 62		2,064 40
Total	66,554,075 00	654,707 67		337,714 58
Perpetual	8,396,780 00	204,849 11		186,308 35
Grand total	74,950,855 00	859,556 78		524,022 93

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$651,599 00
Less \$124,004 risks canceled, and \$96,476 reinsurance in companies authorized in District of Columbia	220,480 00
Net risks written.....	431,119 00
Gross premiums received.....	3,712 89
Less \$714 73 returned premiums, and \$530 13 premiums for reinsurance in companies authorized in District of Columbia	1,244 86
Net premiums received	2,468 03
Losses paid (deducting salvage).	2,446 11
Less losses on risks reinsured in companies authorized in District of Columbia	276 09
Net losses paid	2,170 02
Losses incurred	1,392 06
Less losses on risks reinsured in companies authorized in District of Columbia	10 90
Net losses incurred	1,381 16

DIXIE FIRE INSURANCE CO , GREENSBORO, N C

[Located at No 125 South Elm Street, Greensboro, N C Incorporated, 1906, commenced business, 1906.
H R Bush, president, F M Garner, secretary]

CAPITAL

Capital stock paid in cash	\$500,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,174,165 79

INCOME

Gross premiums, fire.	\$841,556 91
Deduct gross amount paid for reinsurance, fire, \$100,587 20, return premiums, fire, \$172,083 42	272,670 62
Total premiums (other than perpetuals).....	568,886 29
Interest on mortgage loans	16,596 80
Interest on collateral loans	1,396 90
Interest on bonds and dividends on stocks.	20,464 37
Interest from other sources	2,202 50
Rents, including company's occupancy of its own buildings	10,366 35
Total interest and rents	51,029 92
Agents' balances previously charged off	50 00
Profit on sale or maturity of ledger assets (bonds).....	408 25
Total income.....	620,372 46
Total.....	1,794,538 25

DISBURSEMENTS.

Gross amount paid for losses, fire.	\$402,646 83
Deduct amount received for salvage, fire, \$6,774 42, reinsurance, fire, \$51,575 18	58,349 60
Net amount paid for losses.	\$344,297 23
Expenses of adjustment and settlement of losses	10,951 34
Commissions or brokerage.	129,808 88
Salaries and expenses of special and general agents.	24,720 44
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	34,129 79
Rents, including company's occupancy of its own building	1,800 00
Advertising, printing, and stationery	5,471 01
Postage, telegrams, telephone, and express.	3,328 33
Legal expenses	2,606 77
Furniture and fixtures	277 76
Maps, including corrections	938 34
Underwriters' boards and tariff associations	9,886 24
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	3,257 60
Inspections and surveys.	708 00
Repairs and expenses on real estate	5,100 05
Taxes on real estate.	940 50
State taxes on premiums	7,214 07
Insurance department licenses and fees	4,501 94
All other licenses, fees, and taxes	10,390 11
Office expenses	110 56
Traveling expenses	714 58
Auditing expenses	809 25
Bonding treasurer and State deposit bonds	257 16
Delta Yazoo levee tax	150 00
Agents' balances charged off	81 49
Loss on sale or maturity of ledger assets (real estate).	2,430 69
Total disbursements	604,881 63
Balance	1,189,656 62

LEDGER ASSETS

Book value of real estate	100,000 00
Mortgage loans on real estate	326,353 47
Loans secured by pledge of bonds, stocks, or other collaterals	16,700 00
Book value of bonds and stocks	517,216 84
Cash in office.	611 97
Deposits in trust companies and banks not on interest	4,853 17
Deposits in trust companies and banks on interest	83,249 02
Agents' balances, representing business written subsequent to Oct 1, 1912	117,451 56
Agents' balances, representing business written prior to Oct 1, 1912.	19,938 09
Western Sprinkled Risk Association	500 00
Philadelphia Underwriters' Association, deposit	100 00
Reinsurance recoverable on paid losses.	2,682 50
Total ledger assets	1,189,656 62

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$6,326 40
Interest due and accrued on bonds	7,142 48
Interest due and accrued on collateral loans	189 78
Bank interest on balances.	509 42
Rents due and accrued on company's property	1,107 50
Total.	15,275 58
Furniture, fixtures, and maps	12,000 00
Supplies, printed matter, and stationery.	1,500 00
Gross assets	1,218,432 20

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter, and stationery.	1,500 00
Furniture, fixtures, and maps	12,000 00
Agents' balances, representing business written prior to Oct 1, 1912.	19,938 09
Book value of ledger assets over market value (bonds and stocks)	16,156 84
Total	49,594 93
Total admitted assets.	1,168,837 27

LIABILITIES

Losses adjusted and unpaid, due and not due	\$5,749 48
Losses in process of adjustment or in suspense	32,952 00
Losses resisted.	2,812 00
Total claims for losses	41,513 48
Deduct reinsurance	3,072 75
Net amount of unpaid losses.	38,440 73

Unearned premiums at 50 per cent on fire risks running one year or less	\$193,656 83	
Unearned premiums pro rata on fire risks running more than 1 year	222,447 19	
Total unearned premiums as computed above.....		\$416,104 02
State, county, and municipal taxes due or accrued.....		10,000 00
Total liabilities, except capital stock		464,544 75
Cash capital	500,000 00	
Surplus over all liabilities	204,292 52	
Surplus to policyholders		704,292 52
Total liabilities		1,168,837 27

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$77,207,890 00	\$1,102,549 93
Written during the year	58,107,192 00	841,556 91
Excess of original premiums over amount received for reinsurance		24,875 28
Total	135,315,082 00	1,968,982 12
Expired and terminated	64,452,282 00	956,584 38
In force at the end of the year	70,862,800 00	1,012,397 74
Deduct amount reinsured	17,030,754 00	199,742 05
Net amount in force	53,832,046 00	812,655 69

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less				
1912	\$27,425,891 00	\$387,313 67	One-half	\$193,656 83
2 years			One-fourth	1,269 79
1911	430,627 00	5,079 15	Three-fourths	1,622 79
1912	198,647 00	2,163 72	One-sixth	18,156 29
3 years			One-half	60,351 55
1910	6,905,067 00	108,937 77	Five-sixths	112,801 87
1911	7,505,296 00	120,703 10	One-eighth	281 35
1912	8,582,868 00	135,362 24	Three-eighths	239 74
4 years			Five-eighths	308 21
1909	83,812 00	2,250 84	Seven eighths	123 91
1910	46,574 00	639 30	One-tenth	814 79
1911	21,500 00	493 13	Three-tenths	2,894 67
1912	16,221 00	141 61	One-half	3,781 62
5 years			Seven-tenths	6,963 18
1908	640,593 00	8,147 89	Nine-tenths	12,837 43
1909	449,291 00	9,648 86		
1910	422,447 00	7,563 25		
1911	451,530 00	9,947 35		
1912	651,682 00	14,268 81		
Total	53,832,046 00	812,655 69		416,104 02

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire	\$408,050 00
Less risks canceled		90,100 00
Net risks written		317,950 00
Gross premiums received..		3,475 31
Less returned premiums		621 67
Net premiums received		2,853 64
Net losses paid		2,246 09
Net losses incurred		2,210 09

EQUITABLE FIRE & MARINE INSURANCE CO, PROVIDENCE, R. I.

[Located at No 1 Custom House Street, Providence, R. I. Incorporated, 1859, commenced business, 1860
Fred W. Arnold, president, Saml G Howe, secretary]

CAPITAL.

Capital stock paid in cash.....	\$400,000 00	
Amount of ledger assets, Dec 31, of previous year.....		\$1,176,832 42

INCOME

	Fire	Marine and inland	
Gross premiums.....	\$1,051,275 18	\$33,836 78	
Deduct gross amount paid for Reinsurance—fire, \$433,947 68, marine and inland, \$900 00, return premiums—fire, \$184,275 78, marine and inland, \$2,227 16.....	617,223 46	3,127 16	
Total premiums (other than perpetuals).....	433,051 72	30,709 62	463,761 34
Interest on mortgage loans.....		5,947 46	
Interest on bonds and dividends on stocks.....		31,833 46	
Interest from other sources.....		283 16	
Philadelphia Underwriters Association.....		5 25	
Milwaukee Board of Underwriters.....		2 00	
Rents, including company's occupancy of its own buildings.....		9,564 40	
Total interest and rents.....			47,635 73
Conscience money.....		50 00	
Borrowed money.....		10,000 00	
			10,050 00
Increase in liabilities during the year on account of reinsurance treaties.....			154,538 71
Agents' balances previously charged off.....			12 99
Profit on sale or maturity of ledger assets (stocks and bonds).....			39,140 00
Increase in book value of ledger assets (bonds and stocks).....			452 50
Total income.....			715,591 27
Total.....			1,892,423 69

DISBURSEMENTS.

	Fire	Marine and inland	
Gross amount paid for losses.....	479,632 00	\$31,372 79	
Deduct amount received for Salvage—fire, \$5,264 38, marine and inland, \$513 17, reinsurance, fire, \$185,400 91, discount, fire, \$250 08.....	190,915 37	513 17	
Net amount paid for losses.....	288,716 63	30,859 62	319,576 25
Expenses of adjustment and settlement of losses.....			8,609 10
Commissions or brokerage.....			44,116 44
Allowances to local agencies for miscellaneous agency expenses.....			792 94
Salaries and expenses of special and general agents.....			52,541 66
Salaries, fees, and other charges of officers, directors, trustees, agents and home-office employees.....			32,040 60
Rents, including company's occupancy of its own buildings.....			7,959 40
Advertising, printing, and stationery.....			10,578 62
Postage, telegrams, telephone, and express.....			5,298 14
Legal expenses.....			611 85
Furniture and fixtures.....			1,082 96
Maps, including corrections.....			2,761 37
Underwriters' boards and tariff associations.....			8,307 13
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....			6,689 82
Inspections and surveys.....			1,775 02
Repairs and expenses on real estate.....			2,933 62
Taxes on real estate.....			1,967 13
State taxes on premiums.....			13,370 98
Insurance department licenses and fees.....			6,303 87
All other licenses, fees, and taxes.....			1,573 08
Exchange.....		\$280 67	
Lighting, laundry, and sundry expenses.....		1,678 12	
Subscriptions to magazines, papers, etc.....		260 73	
Interest allowed on marine premiums.....		437 62	
Interest on borrowed money.....		731 85	
Borrowed money.....		40,000 00	
			43,318 99
Decrease in liabilities during the year on account of reinsurance treaties.....			232,516 96
Agents' balances charged off.....			135 15
Loss on sale or maturity of ledger assets (bonds).....			6,900 00
Decrease in book value of ledger assets (bonds).....			160 00
Total disbursements.....			811,991 08
Balance.....			1,892,423 61

LEDGER ASSETS

Book value of real estate..	\$101,180 00
Mortgage loans on real estate	122,550 00
Book value of bonds and stocks	649,550 00
Cash in office	319 09
Deposits in trust companies and banks not on interest	5,294 13
Deposits in trust companies and banks on interest	58,083 85
Agents' balances, representing business written subsequent to Oct 1, 1912.	138,856 40
Agents' balances, representing business written prior to Oct 1, 1912	2,925 89
Bills receivable, taken for marine and inland risks	1,188 25
Insurance Association of Providence deposit	100 00
Cincinnati Underwriters Association deposit	125 00
Milwaukee Board of Underwriters deposit.	50 00
Philadelphia Underwriters Association deposit.	200 00
Total ledger assets.	1,080,432 61

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$214 63
Interest due and accrued on bonds.	6,894 44
Rents due and accrued on company's property	625 00
Total	7,734 07
Market value of bonds and stocks over book value	58,171 50
Gross assets.	1,146,338 18

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	2,925 89
Insurance Association of Providence deposit	100 00
Cincinnati Underwriters Association deposit	125 00
Milwaukee Board of Underwriters deposit	50 00
Philadelphia Underwriters Association deposit	200 00
Total	3,400 89
Total admitted assets.	1,142,937 29

LIABILITIES

Losses adjusted and unpaid, due and not due	\$26,228 06
Losses in process of adjustment, or in suspense.	53,173 93
Losses resisted	11,674 21
Total claims for losses	91,076 20
Deduct reinsurance	40,006 12
Net amount of unpaid losses	51,070 08
Unearned premiums at 50 per cent on fire risks running one year or less	103,245 44
Unearned premiums pro rata on fire risks running more than one year	137,081 78
Unearned premiums 50 and 100 per cent on marine risks.. . . .	14,216 88
Total unearned premiums as computed above	254,544 10
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	1,000 00
State, county, and municipal taxes due or accrued	15,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	5,000 00
Interest on mortgages collected in advance	421 10
Liability on account of reinsurance treaties	154,538 71
Total liabilities, except capital stock	481,573 99
Cash capital	\$400,000 00
Surplus over all liabilities	261,363 30
Surplus to policy holders	661,363 30
Total liabilities	1,142,937 29

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon.	Marine and inland risks	Gross premiums thereon
In force Dec 31, 1911	\$134,266,295 00	\$1,486,213 23	\$466,211 00	\$26,159 14
Written or renewed during the year	95,192,519 00	1,051,275 18	955,844 00	33,836 78
Excess of original premiums over amount received for insurance		3,042 79		
Total	229,458,814 00	2,540,531 20	1,422,055 00	59,995 92
Deduct those expired and marked off as terminated.	102,676,521 00	1,199,761 24	927,806 00	30,747 93
In force at the end of year.	126,782,293 00	1,340,769 96	494,249 00	29,247 99
Deduct amount reinsured.	80,947,218 00	862,691 44	17,250 00	837 50
Net amount in force Dec 31, 1912	45,835,075 00	478,078 52	476,999 00	28,410 49

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less 1912	\$18,222,854 00	\$206,490 87	One-half	\$103,245 44
2 years 1911	6,799 00	31 51	One-fourth	7 88
1912	161,247 00	1,007 67	Three-fourths	755 75
3 years 1910	5,559,082 00	54,111 43	One-sixth	9,018 57
1911	5,449,864 00	50,489 09	One-half	25,244 55
1912	6,226,511 00	57,922 05	Five-sixths	48,268 38
4 years 1909	205,422 00	2,707 96	One-eighth	338 50
1910	106,873 00	965 22	Three-eighths	361 95
1911	2,385 00	36 84	Five-eighths	23 02
1912	71,710 00	952 66	Seven-eighths	833 58
5 years 1908	1,761,034 00	19,919 41	One-tenth	1,991 94
1909	1,857,108 00	20,565 58	Three-tenths	6,169 67
1910	2,182,378 00	21,888 76	One-half	10,944 38
1911	1,756,809 00	18,834 58	Seven-tenths	13,184 21
1912	2,264,999 00	22,154 89	Nine-tenths	19,939 40
Total	45,835,075 00	478,078 52		240,327 22

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$587,122 00
Less risks canceled	123,204 00
Net risks written	465,918 00
Gross premiums received	2,363 25
Less returned premiums	401 77
Net premiums received	1,961 48
Losses paid (deducting salvage)	3,102 59
Less losses on risks reinsured in companies authorized in District of Columbia	2,273 87
Net losses paid	828 72
Losses incurred	3,066 15
Less losses on risks reinsured in companies authorized in District of Columbia	2,273 87
Net losses incurred	792 28

FEDERAL INSURANCE CO , JERSEY CITY, N J.

[Located at Nos 15 and 17 Exchange Place, Jersey City, N J Incorporated, 1901, commenced business, 1901 Percy Chubb, president, Max Grunder, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets Dec 31 of previous year	\$3,147,045 77

INCOME

Gross premiums, marine and inland	\$3,726,474 82
Deduct gross amount paid for reinsurance, marine and inland, \$2,015,082 35, return premiums, marine and inland, \$243,421 64	2,258,503 99
Total premiums (other than perpetuals)	1,467,970 83
Interest on mortgage loans	1,350 00
Interest on bonds and dividends on stocks	101,243 15
Interest from other sources	4,560 33
Total interest	107,153 48
Profit on bank exchanges	61 29
Profit on sale or maturity of ledger assets (bonds)	109 85
Increase in book value of ledger assets (bonds)	1,736 06
Total income	1,577,031 51
Total	4,724,077 28

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses	\$20 79	\$2, 107, 708 65
Deduct amount received for salvage—fire, \$20 37, marine and inland, \$154,161 49, reinsurance, marine and inland, \$1,281,451 56.	20 37	1, 435, 613 05
Net amount paid for losses	42	672, 095 60
Expenses of adjustment and settlement of losses		16, 446 72
Commissions or brokerage		549, 462 53
Salaries and expenses of special and general agents		5, 592 29
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		3, 500 00
Advertising, printing, and stationery		4, 308 51
Postage, telegrams, telephone, and express		3, 006 44
Legal expenses		2, 895 22
Underwriters' boards and tariff associations		900 54
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		346 42
Inspections and surveys		2, 645 70
State taxes on premiums		34, 347 13
Insurance department licenses and fees		3, 909 84
All other licenses, fees, and taxes		4, 703. 80
Tracings		\$2, 212 62
Subscriptions to papers		237 37
Insurance department examinations		724 50
Audit of accounts		175 00
Rent of safes and safe deposit vaults		85 00
Premiums overpaid Dec 31, 1911.		439 92
		3, 874 41
Interest and dividends to stockholders		100, 000. 00
Agents' balances charged off		2, 770. 02
Loss on sale or maturity of ledger assets (bonds)		12 12
Decrease in book value of ledger assets (bonds)		5, 223 86
Total disbursements		1, 416, 081 57
Balance		3, 307, 995 71

LEDGER ASSETS

Mortgage loans on real estate	30, 000 00
Book value of bonds and stocks	2, 379, 194 20
Cash in office	486 30
Deposits in trust companies and banks not on interest	112, 555 64
Deposits in trust companies and banks on interest	327, 095 97
Agents' balances, representing business written subsequent to Oct 1, 1912	421, 114 63
Agents' balances, representing business written prior to Oct 1, 1912	37, 498 97
Bills receivable, taken for marine and inland risks	50 00
Total ledger assets	3, 307, 995 71

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$112 50
Interest due and accrued on bonds	28, 860 83
Total	28, 973 33
Losses due from reinsurance	67, 567 98
Gross assets	3, 404, 536 97

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$37, 498 97
Bills receivable, past due, taken for marine, inland, and fire risks	50 00
Book value of ledger assets over market value, viz, bonds and stocks	93, 864 20
Total	131, 413 17
Total admitted assets	3, 273, 123 80

LIABILITIES

Losses adjusted and unpaid, due and not due	\$24, 147 17
Losses in process of adjustment, or in suspense	672, 253 00
Total claims for losses	696, 400 17
Deduct reinsurance	327, 253 00
Net amount of unpaid losses	369, 147 17
Unearned premiums at 50 per cent on inland navigation risks	470, 744 15
Unearned premiums, 50 and 100 per cent on marine risks	144, 441 20
Total unearned premiums as computed above	615, 185 35
Dividends declared and unpaid, to stockholders	50, 000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3, 070 20
State, county, and municipal taxes due or accrued	43, 000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	82, 785 23
Return premiums, \$519 45, reinsurance premiums, \$121,022 74	121, 642 19
Total liabilities, except capital stock	1, 284, 730 14

Cash capital.	\$1,000,000 00
Surplus over all liabilities	988,393 66
Surplus to policyholders	1,988,393 66
Total liabilities.....	3,273,123 80

RISKS AND PREMIUMS

	Marine and inland risks	Premiums.
In force Dec 31, 1911	\$1,913,253 69	\$1,063,598 22
Written during the year	14,339,433 37	3,726,474 82
Total	16,252,687 06	5,390,073 04
Expired and terminated	14,234,361 67	3,605,856 02
In force at end of year	2,018,325 39	1,784,217 02
Deduct amount reinsured	830,434 80	618,989 55
Net amount in force	1,187,890 59	1,165,227 47

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Marine and inland
Gross risks written.	\$11,385 00
Less risks canceled.	1,950 00
Net risks written	9,435 00
Gross premiums received	405 76
Less returned premiums	111 58
Net premiums received.....	294.18

FIDELITY-PHENIX FIRE INSURANCE CO , NEW YORK, N. Y.

[Home office located at No 80 Maiden Lane, New York, N Y Incorporated, 1910, commenced business, 1910 Henry Evans, president, C R Street, secretary]

CAPITAL

Capital stock paid in cash.....	\$2,500,000 00
Amount of ledger assets, Dec 31, of previous year	\$14,333,309 91

INCOME

	Fire	Marine and inland	
Gross premiums	\$8,324,178 97	\$222,557 00	
Deduct gross amount paid for reinsurance—fire, \$1,159,284 52, marine and inland, \$47,920 31, return premiums—fire, \$1,114,204 75, marine and inland, \$46,334 97	2,273,489 27	94,255 28	
Total premiums (other than perpetuals)	6,050,689 70	135,301 72	6,185,991 42
Interest on mortgage loans		\$11,384 94	
Interest on bonds and dividends on stocks.....		448,765 87	
Interest from other sources.....		56,302 40	
Rents, including company's occupancy of its own buildings.		379 04	
		29,054 12	
Total interest and rents			545,986 37
Recovery from brokers' account of Stockell transactions		39,655 00	
Recovery from estate account Sheldon transactions		34,079 20	
Agents' balances previously charged off			74,634 20
Profit on sale or maturity of ledger assets (stocks and bonds)			372 45
Increase in book value of ledger assets (stocks and bonds)			42,602 00
			395,330 00
Total income.....			7,244,816 44
Total			21,578,126 35

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$3,782,798 42	\$61,316 51	
Deduct amount received for salvage—fire, \$32,963 16, marine and inland, \$175, reinsurance—fire, \$602,774 65, marine and inland, \$12,795 72	635,737 81	12,970 72	
Net amount paid for losses	3,147,060 61	48,345 79	3,195,406 40

Expenses of adjustment and settlement of losses	\$99,796 19
Commissions or brokerage.....	1,277,517 57
Allowances to local agencies for miscellaneous agency expenses	894 17
Salaries and expenses of special and general agents.....	264,768 11
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	419,721 71
Rents, including company's occupancy of its own buildings.....	70,718 90
Advertising, printing, and stationery	62,740 38
Postage, telegrams, telephone, and express.....	46,779 50
Legal expenses	6,450 24
Furniture and fixtures.....	18,711 71
Maps, including corrections	21,048 65
Underwriters' boards and tariff associations.....	71,704 93
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	28,728 38
Inspections and surveys.....	11,494 34
Repairs and expenses on real estate	6,402 01
Taxes on real estate.....	7,452 57
State taxes on premiums	116,097 78
Insurance department licenses and fees	35,349 07
All other licenses, fees, and taxes.....	32,287 10
Mercantile agencies	\$6,509 46
Miscellaneous	752 18
Exchange	11,046 75
Subscription to papers.....	2,107 90
Investment expenses, etc	2,544 24
	<hr/>
Balance of claim against Citizens Insurance Co charged to profit and loss.....	22,960 53
Interest and dividends to stockholders.....	8,067 14
Decrease in liabilities during the year on account of reinsurance treaties	250,000 00
Agents' balances charged off	47,887 43
Loss on sale or maturity of ledger assets (bonds)	21,422 30
Decrease in book value of ledger assets, real estate, \$42,387 97, bonds, \$42,200, stocks, \$235,595).....	250 00
	<hr/>
Total disbursements	320,182 97
	<hr/>
Balance.....	6,464,840 08
	<hr/>
	<hr/>

LEDGER ASSETS

Book value of real estate.....	572,500 00
Mortgage loans on real estate.....	29,500 00
Book value of bonds and stocks.....	12,185,736 00
Cash in office	1,364 73
Deposits in trust companies and banks on interest	1,136,260 54
Agents' balances, representing business written subsequent to Oct 1, 1912.....	801,778 27
Agents' balances, representing business written prior to Oct 1, 1912.....	3,617 32
Bills receivable taken for fire risks.....	371,279 41
Bills receivable taken for Atlanta, Ga, real estate sold	11,250 00
	<hr/>
Total ledger assets.....	15,113,286 27

NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$450 01
Interest due and accrued on bonds	33,300 02
Interest due and accrued on other assets	
Interest accrued on bank deposits	80 35
Interest accrued on bills receivable taken for Atlanta, Ga, real estate sold	281 25
Declared dividends on stocks	60,490 25
Rents due and accrued on company's property.....	250 00
	<hr/>
Total	94,851 88
Gross assets.....	15,208,138 15

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.....	3,617 32
Bills receivable, past due, taken for marine, inland, and fire risks	59,435 14
	<hr/>
Total.....	63,052 46
	<hr/>
Total admitted assets.....	15,145,085 69

LIABILITIES

Losses in process of adjustment, or in suspense.....	\$606,552 15
Losses resisted.....	48,752 00
	<hr/>
Total claims for losses	655,304 15
Deduct reinsurance.....	119,680 75
	<hr/>
Net amount of unpaid losses.....	535,623 40
Unearned premiums at 50 per cent on fire risks running one year or less	1,625,223 03
Unearned premiums pro rata on fire risks running more than one year.....	5,141,127 98
Unearned premiums at 50 per cent on inland navigation risks	68,441 27
	<hr/>
Total unearned premiums as computed above.....	6,834,792 28
Dividends declared and unpa., to stockholders.....	125,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	26,000 00

State, county, and municipal taxes due or accrued	\$141,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	29,000 00
Reinsurance premiums	5,000 00
Reserve for contested liabilities (not losses)	251,000 00
Reserve for contingencies	100,000 00
Total liabilities, except capital stock	\$8,045,415 68
Cash capital	\$2,500,000 00
Surplus over all liabilities	4,539,670 01
Surplus to policyholders	7,099,670 01
Total liabilities	15,145,085 69

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911.	\$1,278,475,912 00	\$14,058,471 52	\$976,557 00	\$27,319 25
Written during the year.	777,670,521 00	8,324,178 97	8,036,239 00	229,557 00
Total	2,056,146,433 00	22,382,650 49	9,012,796 00	256,876 25
Expired and terminated	744,355,633 00	8,112,560 95	2,549,201 00	74,090 96
In force at end of the year	1,311,790,800 00	14,270,089 54	6,463,595 00	182,785 29
Deduct amount reinsured	132,387,175 00	1,450,545 73	1,635,840 00	45,902 74
Net amount in force	1,179,403,625 00	12,819,543 81	4,827,755 00	136,882 55

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$282,543,051 00	\$3,250,446 06	One-half	\$1,625,223 03
2 years 1911	3,170,856 00	34,411 63	One-fourth	8,602 92
1912	4,223,875 00	34,505 43	Three-fourths	25,879 08
3 years 1910	145,183,256 00	1,363,119 80	One-sixth	227,186 64
1911	169,694,692 00	1,574,839 12	One-half	787,419 56
1912	202,268,088 00	1,863,235 11	Five-sixths	1,552,695 93
4 years 1909	1,697,226 00	20,130 13	One-eighth	2,516 27
1910	1,685,540 00	17,611 89	Three-eighths	6,004 47
1911	1,897,082 00	18,639 70	Five-eighths	11,644 20
1912	2,788,558 00	24,545 09	Seven-eighths	21,476 95
5 years 1908	61,617,079 00	803,277 57	One-tenth	80,327 76
1909	63,802,203 00	839,819 93	Three-tenths	251,945 97
1910	61,367,368 00	775,061 15	One-half	387,530 58
1911	80,558,117 00	1,023,941 56	Seven-tenths	716,759 09
1912	94,125,289 00	1,152,202 18	Nine-tenths	1,036,981 96
Over five years	2,481,345 00	23,766 46	Pro rata	23,556 60
Total	1,179,403,625 00	12,819,543 81		6,766,351 01

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$1,246,174 00	\$52,500 00
Less \$290,625 risks canceled, and — \$6,225 reinsurance in companies authorized in District of Columbia	251,425 00	32,975 00
Net risks written	994,749 00	19,525 00
Gross premiums received	6,838 59	1,383 13
Less \$1,521 63 returned premiums, and \$370 43 premiums for reinsurance in companies authorized in District of Columbia	1,052 32	839 74
Net premiums received	5,786 27	543 39
Losses paid (deducting salvage)	5,296 28	262 50
Less losses on risks reinsured in companies authorized in District of Columbia		131 25
Net losses paid	5,296 28	131 25
Losses incurred	5,160 33	131 25

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA

[Located at northwest corner Fourth and Walnut Streets, Philadelphia, Pa Incorporated, 1820, commenced business, 1817 E C Irvin, president, M G Garrigues, secretary]

CAPITAL

Capital stock paid in cash.....	\$750,000 00	
Amount of ledger assets, Dec 31, of previous year		\$8,876,407 46

INCOME

Gross premiums, fire.....	\$5,878,230 00	
Deduct gross amount paid for reinsurance, fire, \$766,795 32, return premiums, fire, \$940,656 55	1,707,451 87	
Total premiums (other than perpetuals).....		4,170,778 13
Deposit premiums on perpetual risks		29,983 70
Interest on mortgage loans	118,684 31	
Interest on collateral loans	5,630 92	
Interest on bonds and dividends on stocks.....	280,402 22	
Interest from other sources	7,043 84	
Philadelphia Underwriters' Tariff Association deposits, \$6 30, interest on agents' notes, \$15	21 30	
Rents, including company's occupancy of its own buildings	22,039 72	
Total interest and rents		383,822 31
Earned deposits	5,164 64	
Profit and loss, conscience money	300 00	
Agents' balances previously charged off.....		5,464 64
Profit on sale or maturity of ledger assets (real estate, \$1,848 63, bonds, \$4,125 72, stocks, \$5,075)		1,187 52
Total income.....		4,602,285 65
Total		13,478,693 11

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$2,759,109 21	
Deduct amount received for salvage, fire, \$22,895 61, reinsurance, fire, \$371,979 54, discount, fire, \$2,050 42	396,925 57	
Net amount paid for losses		2,362,183 64
Expenses of adjustment and settlement of losses		39,075 21
Commissions or brokerage		818,281 15
Allowances to local agencies for miscellaneous agency expenses		10,656 56
Salaries and expenses of special and general agents		302,249 59
Salaries, fees and other charges of officers, directors, trustees, agents and home-office employees		171,420 46
Rents, including company's occupancy of its own buildings		17,783 86
Advertising, printing and stationery		33,410 69
Postage, telegrams, telephone and express		29,309 12
Legal expenses		2,606 43
Furniture and fixtures		27,609 98
Maps, including corrections		15,614 13
Underwriters' boards and tariff associations		58,867 66
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		12,696 56
Inspections and surveys.....		18,885 60
Repairs and expenses on real estate		6,176 77
Taxes on real estate		6,619 68
State taxes on premiums.....		96,063 92
Insurance department licenses and fees		36,299 41
All other licenses, fees, and taxes		23,832 56
Commission on purchase and sale of securities		706 25
Deposit premiums returned		62,451 71
Interest and dividends to stockholders		300,000 00
Agents' balances charged off		1,210 92
Loss on sale or maturity of ledger assets (real estate, \$2,377 23, bonds, \$7,276 48)		9,653 71
Total disbursements.....		4,463,665 57
Balance		9,015,027 54

LEDGER ASSETS

Book value of real estate	767,484 21
Mortgage loans on real estate	1,987,931 66
Loans secured by pledge of bonds, stocks, or other collaterals	193,951 12
Book value of bonds and stocks	4,961,871 53
Cash in office	29,901 99
Deposits in trust companies and banks not on interest	94,027 33
Deposits in trust companies and banks on interest	359,397 62
Agents' balances, representing business written subsequent to Oct 1, 1912.....	619,818 91
Agents' balances, representing business written prior to Oct 1, 1912	643 17
Total ledger assets.....	9,015,027 54

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$39,487 73
Interest due and accrued on bonds	71,569 10
Interest due and accrued on collateral loans	601 71
Interest due and accrued on other assets	1,143 12
Rents due and accrued on company's property	2,167 65
Total	114,969 31
Gross assets.....	9,129,996 85

DEDUCT ASSETS NOT ADMITTED

Company's stock owned	\$10,850 00	
Agents' balances, representing business written prior to Oct 1, 1912	643 17	
Book value of ledger assets over market value (real estate, \$2,807 04, bonds and stocks, \$24,555 53)	27,362 57	
		\$38,855 74
Total admitted assets		9,091,141 11

LIABILITIES

Losses adjusted and unpaid, due and not due	\$104,256 80	
Losses in process of adjustment, or in suspense	267,950 16	
Losses resisted	42,554 57	
Total claims for losses	414,761 53	
Deduct reinsurance	59,616 25	
Net amount of unpaid losses		355,145 28
Unearned premiums at 50 per cent on fire risks running one year or less	1,302,240 56	
Unearned premiums pro rata on fire risks running more than one year	2,473,969 95	
Total unearned premiums as computed above		3,776,210 51
Amount reclaimable by the insured on perpetual fire insurance policies		1,574,187 52
Salaries, rents expenses, bills, accounts, fees, etc., due or accrued		3,130 54
State, county, and municipal taxes due or accrued		30,000 00
Reinsurance premiums		12,203 96
Total liabilities, except capital stock		5,750,877 81
Cash capital	750,000 00	
Surplus over all liabilities	2,590,263 30	
Surplus to policy holders		3,340,263 30
Total liabilities		9,091,141 11

RISKS AND PREMIUMS

	Fire risks	Premiums
In force on Dec 31, 1911	\$846,450,532 00	\$7,898,224 10
Written or renewed during the year	512,631,157 00	5,878,230 00
Total	1,359,081,689 00	13,776,454 10
Deduct those expired and marked off as terminated	596,436,676 00	5,735,173 02
In force at the end of the year	762,645,013 00	8,041,281 08
Deduct amount reinsured	65,221,799 00	749,354 24
Net amount in force	697,423,214 00	7,291,926 84

Perpetual risks, not included above, \$75,966,421, deposit premiums on same, \$1,722,894 16

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$211,030,634 00	\$2,604,481 11	One-half ..	\$1,302,240 56
2 years	1,722,936 00	16,414 60	One-fourth	4,853 65
3 years	2,650,451 00	26,170 83	Three-fourths	19,628 13
4 years	92,141,897 00	899,686 89	One-sixth	149,947 81
5 years	92,568,935 00	855,839 36	One-half	477,919 08
Over 5 years	11,723,910 00	1,017,590 06	Five-sixths	847,999 22
Total	1,188,922 00	9,994 16	One eighth	1,249 27
Perpetual risks	1,116,253 00	11,960 27	Three-eighths	4,485 10
Total	1,149,187 00	11,153 40	Five-eighths	6,970 87
Perpetual risks	1,335,313 00	15,146 49	Seven-eighths	13,253 13
Total	26,320,203 00	262,505 05	One-tenth	26,250 50
Perpetual risks	28,765,696 00	295,055 41	Three-tenths	88,516 62
Total	31,175,805 00	324,277 79	One-half	162,138 89
Perpetual risks	38,346,417 00	360,658 84	Seven-tenths	252,461 18
Total	42,279,802 00	427,029 11	Nine-tenths	384,326 20
Perpetual risks	8,706,843 00	50,954 47	Pro rata	33,969 65
Total	697,423,214 00	7,291,926 84		3,776,210 51
Perpetual risks	75,966,421 00	1,722,894 16	60 and 95 per cent	1,574,187 52
Grand total	773,389,635 00	9,014,821 00		5,350,398 03

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire
Gross risks written	\$1,030,586 00
Less \$269,689 risks canceled, and \$1,249 reinsurance in companies authorized in District of Columbia	270,938 00
Net risks written	759,648 00
Gross premiums received	5,839 09
Less \$364 82 returned premiums, and \$7 03 premiums for reinsurance in companies authorized in District of Columbia	871 85
Net premiums received	4,967 24
Losses paid (deducting salvage)	6,871 01
Less losses on risks reinsured in companies authorized in District of Columbia	2 07
Net losses paid	6,868 94
Losses incurred	6,784 34
Less losses on risks reinsured in companies authorized in District of Columbia	2 07
Net losses incurred	6,782 27

FIREMAN'S FUND INSURANCE CO, SAN FRANCISCO, CAL

[Located at California and Sansome Streets, San Francisco, Cal. Incorporated, 1863, commenced business, 1863. William J. Dutton, president, Louis Weinman, secretary.]

CAPITAL

Capital stock paid in cash	\$1,500,000 00
Amount of ledger assets, Dec 31, of previous year	\$8,612,788 39

INCOME

	Fire	Marine and inland	
Gross premiums	\$5,088,956 79	\$3,900,154 09	
Deduct gross amount paid for reinsurance—fire, \$786,194 77, marine and inland, \$1,457,253 96, return premiums—fire, \$844,547 08, marine and inland, \$428,348 64	1,630,741 85	1,885,602 60	
Total premiums (other than perpetuals)	3,458,214 94	2,014,551 49	5,472,766 43
Interest on mortgage loans		55,986 37	
Interest on collateral loans		13,407 45	
Interest on bonds and dividends on stocks		247,720 45	
Interest received on advances made on marine losses		1,554 04	
Interest from other sources		11,190 18	
Rents, including company's occupancy of its own buildings		19,333 00	
Total interest and rents			349,191 52
Income from unlisted assets			250 00
Increase in liabilities during the year on account of reinsurance treaties			250 00
Agents' balances previously charged off			410 28
Profit on sale or maturity of ledger assets (bonds and stocks)			27,715 00
Total income			5,850,333 23
Total			14,463,121 62

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$2,439,392 90	\$1,855,994 26	
Deduct amount received for salvage—fire, \$15,094 31, marine and inland, \$171,094 27, reinsurance—fire, \$452,324 59, marine and inland, \$752,729 30, discount fire, \$879 03	468,297 93	923,823 57	
Net amount paid for losses	1,971,094 97	932,170 69	2,903,265 66
Expenses of adjustment and settlement of losses			54,646 88
Commissions or brokerage			963,013 33
Allowances to local agencies for miscellaneous agency expenses			21,548 41
Salaries and expenses of special and general agents			346,553 16
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees			218,215 63
Rents, including company's occupancy of its own buildings			32,281 54
Advertising, printing, and stationery			81,962 75
Postage, telegrams, telephone, and express			40,325 15
Legal expenses			7,624 62
Furniture and fixtures			6,099 46
Maps, including corrections			10,909 73
Underwriters' boards and tariff associations			58,747 94
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			12,008 26
Inspections and surveys			21,765 66
Repairs and expense on real estate			2,846 15
Taxes on real estate			6,237 00
State taxes on premiums			114,802 29
Insurance department licenses and fees			30,122 87
All other licenses, fees, and taxes			8,587 44

Donations and charities	\$1,047 00
Interest and dividends to stockholders	240,000 00
Agents' balances charged off	2,648 46
Loss on sale or maturity of ledger assets (bonds and stocks)	11,663 10
Total disbursements	5,197,012 49
Balance.	9,266,109 13

LEDGER ASSETS

Book value of real estate.	473,442 39
Mortgage loans on real estate.	1,004,083 33
Loans secured by pledge of bonds, stocks, or other collaterals	430,850 00
Book value of bonds and stocks.	5,457,385 67
Cash in office.	7,815 67
Deposits in trust companies and banks not on interest.	83,831 75
Deposits in trust companies and banks on interest.	593,984 03
Agents' balances, representing business written subsequent to Oct 1, 1912	1,144,954 45
Agents' balances, representing business written prior to Oct 1, 1912	43,883 09
Bills receivable, taken for marine and inland risks	22,860 30
County and school district warrants.	3,018 45
Total ledger assets	9,266,109 13

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$4,918 22
Interest due and accrued on bonds	79,474 66
Interest due and accrued on collateral loans	512 11
Total.	84,904 99
Gross assets.	9,351,014 12

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	43,883 09
Book value of ledger assets over market value	
Bonds and stocks.	35,764 56
Real estate.	2,442 39
	82,090 04
Total admitted assets.	9,268,924 08

LIABILITIES

Losses adjusted and unpaid, due and not due	\$59,203 92
Losses in process of adjustment, or in suspense	753,552 88
Losses resisted	90,491 89
Total claims for losses.	903,248 69
Deduct reinsurance	416,008 91
Net amount of unpaid losses	487,239 78
Unearned premiums at 50 per cent on fire risks running one year or less	1,096,583 13
Unearned premiums pro rata on fire risks running more than one year	2,115,929 99
Unearned premiums at 50 per cent on time and automobile risks	569,775 70
Unearned premiums, 100 per cent on marine risks	30,664 91
Total unearned premiums as computed above.	3,812,953 73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.	5,000 00
State, county, and municipal taxes due or accrued	112,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	187,000 00
Earned quarterly dividend to Dec 31, 1912, not yet declared	60,000 00
Total liabilities, except capital stock.	4,664,193 51
Cash capital	\$1,500,000 00
Surplus over all liabilities	3,104,730 57
Surplus to policyholders	4,604,730 57
Total liabilities	9,268,924 08

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force Dec 31, 1911	\$596,126,057 00	\$7,046,485 25	\$77,879,127 00	\$1,975,369 33
Written or renewed during the year.	414,237,973 00	5,088,956 79	697,051,213 00	3,900,154 09
Total.	1,010,364,030 00	12,135,442 04	774,930,340 00	5,875,523 42
Deduct those expired and marked off as terminated.	401,184,369 00	4,900,641 41	697,835,301 00	3,820,027 11
In force at the end of the year	609,179,661 00	7,234,800 63	77,095,039 00	2,055,496 31
Deduct amount reinsured.	83,082,443 00	994,928 24	27,123,812 00	885,279 98
Net amount in force	526,097,218 00	6,239,872 39	49,971,227 00	1,170,216 33

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less 1912	\$170,086,435 00	\$2,193,166 27	One-half	\$1,096,583 13
2 years 1911	2,980,901 00	27,691 75	One-fourth	6,922 93
1912	2,270,532 00	22,346 65	Three-fourths	16,759 98
3 years 1910	79,856,739 00	889,164 64	One-sixth	148,194 10
1911	80,148,599 00	894,427 57	One-half	447,213 78
1912	92,585,894 00	1,030,799 81	Five-sixths	858,990 83
4 years 1909	1,454,176 00	17,268 54	One-eighth	2,158 56
1910	916,843 00	11,484 19	Three-eighths	4,306 57
1911	689,587 00	9,136 79	Five-eighths	5,710 49
1912	1,251,033 00	16,408 77	Seven-eighths	14,357 68
5 years 1908	14,675,123 00	174,305 01	One-tenth	17,430 50
1909	16,255,397 00	197,512 05	Three-tenths	59,253 61
1910	19,464,407 00	237,929 01	One-half	118,964 50
1911	21,342,540 00	254,718 47	Seven-tenths	178,302 91
1912	21,865,340 00	261,583 17	Nine-tenths	235,424 85
Over 5 years	253,672 00	1,929 70	Pro rata	1,929 70
Total	526,097,218 00	6,239,872 39		3,212,513 12

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$1,418,500 57	\$25,415 00
Less \$196,616 17 risks canceled, and \$3,450 reinsurance in companies authorized in District of Columbia	198,366 17	1,700 00
Net risks written	1,220,134 40	23,715 00
Gross premiums received	6,632 90	786 60
Less \$768 29 returned premiums, and \$42 70 premiums for reinsurance in companies authorized in District of Columbia	760 72	50 27
Net premiums received	5,872 18	736 33
Losses paid (deducting salvage)	5,398 40	1,019 90
Less losses on risks reinsured in companies authorized in District of Columbia		376 00
Net losses paid	5,398 40	643 90
Losses incurred	5,683 38	1,019 90
Less losses on risks reinsured in companies authorized in District of Columbia		376 00
Net losses incurred	5,683 38	643 90

FIREMEN'S INSURANCE CO., NEWARK, N J

[Located at Nos 780-786 Broad Street, Newark, N J Incorporated, 1855, commenced business, 1855.
Daniel H Dunham, president, A H Hassinger, secretary]

CAPITAL	
Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets Dec 31 of previous year	\$5,549,503 65
INCOME	
Gross premiums, fire	\$4,276,908 44
Deduct gross amount paid for reinsurance—fire, \$572,584 24, return premiums, fire, \$684,845 96	1,257,430 20
Total premiums (other than perpetuals)	3,019,478 24
Interest on mortgage loans	125,645 97
Interest on bonds and dividends on stocks	115,359 62
Interest from other sources	920 51
Rents, including company's occupancy of its own buildings	92,828 70
Total interest and rents	334,754 80
Checks issued on which payment has been stopped	49 74
Agents' balances previously charged off	7 35
Total income	3,354,290 13
Total	8,904,093 78

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,574,271 03
Deduct amount received for salvage, fire, \$4,067 77, reinsurance, fire, \$140,540 27	144,608 04
Net amount paid for losses	\$1,429,662 99
Expenses of adjustment and settlement of losses.	33,687 27
Commissions or brokerage	814,391 78
Allowances to local agencies for miscellaneous agency expenses	8,860 04
Salaries and expenses of special and general agents	69,560 25
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	115,271 52
Rents, including company's occupancy of its own buildings	19,555 04
Advertising, printing, and stationery	22,514 80
Postage, telegrams telephone and express	17,988 71
Legal expenses	1,558 90
Furniture and fixtures	3,031 63
Maps, including corrections	9,675 38
Underwriters' boards and tariff associations	30,601 01
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	12,773 51
Inspections and surveys	4,260 83
Repairs and expenses on real estate	35,512 66
Taxes on real estate	21,226 00
State taxes on premiums	49,257 02
Insurance department licenses and fees	20,264 78
All other licenses, fees and taxes	6,074 97
Interest and dividends to stockholders	200 000 00
Agents' balances charged off	314 86
Premiums on stock and bonds purchased during year	56,764 43
Total disbursements	2,982,838 38
Balance	5,921,255 40

LEDGER ASSETS

Book value of real estate	1,036,526 26
Mortgage loans on real estate	2,626,150 00
Book value of bonds and stocks	1,768,823 33
Cash in office	7,615 80
Deposits in trust companies and banks on interest	54,212 70
Agents' balances, representing business written subsequent to Oct 1, 1912	424,348 92
Agents' balances, representing business written prior to Oct 1, 1912	3,578 39
Total ledger assets	5,921,255 40

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$36,990 32
Interest due and accrued on bonds	13,812 07
Rents due and accrued on company's property	162 52
Total	50,964 91
Market value of bonds and stocks over book value	868,136 87
Gross assets	6,840,357 18

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	3,578 39
Total admitted assets	6,836,778 79

LIABILITIES

Losses adjusted and unpaid, due and not due	\$159,047 09
Losses in process of adjustment, or in suspense	185 565 83
Losses resisted	20,891 02
Total claims for losses	365,503 94
Deduct reinsurance	74,428 40
Net amount of unpaid losses	291,075 54
Unearned premiums at 50 per cent on fire risks running one year or less	735,156 36
Unearned premiums pro rata on fire risks running more than one year	2,046,421 83
Total unearned premiums as computed above	2,781,578 19
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed	2,332 84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
State, county, and municipal taxes due or accrued	27,052 73
Commissions, brokerage, and other charges due or to become due to agents and brokers	10,000 00
Total liabilities, except capital stock	3,113,539 30
Cash capital	\$1,000,000 00
Surplus over all liabilities	2,723,239 49
Surplus to policyholders	3,723,239 49
Total liabilities	6,836,778 79

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911.	\$463,788,446 00	\$4 788,356 34
Written during the year.	258,929,621 00	4,276,908 44
Excess of original premiums over amount received for reinsurance	-	407,373 41
Total	722,718,067 00	9,472,638 19
Expired and terminated	142,757,640 00	3,449,539 64
In force at end of the year	579,960,427 00	6,023,098 55
Deduct amount reinsured	62,590,588 00	727,355 28
Net amount in force	517,369,839 00	5,295,743 27

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less 1912	\$127,806 539 00	\$1,470,312 72	One-half	\$735,156 36
2 years 1911	1,240,382 00	12,884 91	One-fourth	3,221 23
1912	1,123,049 00	14,716 31	Three-fourths	11,037 23
3 years. 1910	83,000,191 00	759,293 36	One-sixth	126,548 89
1911	97,280,159 00	882,285 51	One-half	441,142 75
1912	106,488,647 00	967,490 11	Five-sixths	806,241 76
4 years 1909	774,985 00	7,503 93	One-eighth	937 99
1910	661,882 00	7,785 47	Three-eighths	2,919 55
1911	674,439 00	7,119 70	Five-eighths	4,440 81
1912	589,624 00	6,854 58	Seven eighths	5,997 76
5 years.. . . . 1908	14,192,010 00	164,968 90	One-tenth	16,496 89
1909	15,833,746 00	190,894 90	Three-tenths	57,268 47
1910	19,006,233 00	232,389 36	One-half	116,194 68
1911	24,822,491 00	291,961 00	Seven-tenths	204,372 70
1912	22,631,562 00	269,564 86	Nine-tenths	212,608 37
Over 5 years	1,243,900 00	9,717 65	Pro rata	6,983 75
Total	517,369,839 00	5,295,743 27	.... .	2,781,578 19

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.	Fire
Less \$116,510 risks canceled, and \$3,750 reinsurance in company's authorized in District of Columbia.. . . .	\$610,458 00
Net risks written	120,260 00
Gross premiums received.	490,198 00
Less \$630 31 returned premiums, and \$49 13 premiums for reinsurance in companies authorized in District of Columbia.	3,573 79
Net premiums received	679 44
Losses paid (deducting salvage)	2,894 35
Less losses on risks reinsured in companies authorized in District of Columbia	6,429 61
Net losses paid	3,078 36
Losses incurred	2,751 25
Less losses on risks reinsured in companies authorized in District of Columbia	6,429 61
Net losses incurred	3,678 36
	2,751 25

FRANKLIN FIRE INSURANCE CO , PHILADELPHIA, PA.

[Located at No 421 Walnut Street, Philadelphia, Pa Incorporated, 1829, commenced business, 1829
Alfred E Duncan, president, Edgar P. Luce, secretary.]

CAPITAL

Capital stock paid in cash	\$500,000 00	
Amount of ledger assets, Dec 31 of previous year		\$3,399,288 48

INCOME

Gross premiums, fire	\$1,879,343 99	
Deduct gross amount paid for reinsurance, fire, \$193,697 56, return premiums, fire, \$300,762 37	494,459 93	
Total premiums (other than perpetuals)		1,384,884 06
Deposit premiums on perpetual risks		11,081 56
Interest on mortgage loans	2,231 19	
Interest on collateral loans	73 33	
Interest on bonds	109,539 96	
Gross interest on deposits in trust companies and banks	1,548 85	
Rents, including company's occupancy of its own buildings	8,174 00	
Total interest and rents		121,567 33
Transfers		693 00
Profit on sale or maturity of ledger assets (bonds)		1,152 28
Total income		1,519,378 23
Total		4,918,666 71

DISBURSEMENTS

Gross amount paid for losses, fire	\$950,629 54	
Deduct amount received for salvage, fire, \$3,250 38, reinsurance, fire, \$84,821 77	88,072 15	
Net amount paid for losses		871,557 39
Expenses of adjustment and settlement of losses		16,498 93
Commissions or brokerage		291,143 42
Allowances to local agencies for miscellaneous agency expenses		4,906 57
Salaries and expenses of special and general agents		71,954 19
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		78,156 88
Rents, including company's occupancy of its own buildings		9,793 05
Advertising, printing, and stationery		13,558 63
Postage, telegrams, telephone, and express		11,293 22
Legal expenses		344 30
Furniture and fixtures		530 90
Maps, including corrections		6,706 22
Underwriters' boards and tariff associations		19,557 92
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		2,658 08
Inspections and surveys		5,850 77
Repairs and expenses on real estate		975 37
Taxes on real estate		1,937 93
State taxes on premiums		30,893 61
Insurance department licenses and fees		13,493 77
All other licenses, fees, and taxes		4,613 27
Incidentals, board fees, gas, electricity, etc		4,827 37
Deposit premiums returned		34,429 44
Interest and dividends to stockholders		59,997 00
Agents' balances charged off		163 76
Loss on sale or maturity of ledger assets		2,479 67
Total disbursements		1,558,321 41
Balance		3,360,345 30

LEDGER ASSETS

Book value of real estate	146,444 53	
Mortgage loans on real estate	36,535 00	
Book value of bonds and stocks	2,753,807 61	
Cash in office	1,824 07	
Deposits in trust companies and banks on interest	122,873 89	
Agents' balances, representing business written subsequent to Oct 1, 1912	293,649 54	
Agents' balances, representing business written prior to Oct 1, 1912	5,210 66	
Total ledger assets		3,360,345 30

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$548 02	
Interest due and accrued on bonds	35,609 88	
Total		36,157 90
Market value of real estate over book value		16,555 47
Gross assets		3,413,058 67

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$5,210 66
Book value of ledger assets over market value (bonds).....	45,032 61
Total	\$50,243 27
Total admitted assets	3,362,815 40

LIABILITIES

Losses adjusted and unpaid, due and not due	\$33,535 15
Losses in process of adjustment, or in suspense	141,734 82
Losses resisted	9,414 81
Total claims for losses.....	184,684 78
Deduct reinsurance	20,815 85
Net amount of unpaid losses.....	154,868 93
Unearned premiums at 50 per cent on fire risks running one year or less	485,028 34
Unearned premiums pro rata on fire risks running more than one year	809,669 59
Total unearned premiums as computed above	1,294,697 93
Amount reclaimable by the insured on perpetual fire insurance policies.....	691,192 33
Dividends declared and unpaid to stockholders.....	6 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,512 00
State, county, and municipal taxes due or accrued	20,740 03
Commissions, brokerage, and other charges due or to become due to agents and brokers ..	30,068 66
Return premiums, \$15,859 30, reinsurance premiums, \$12,017 48.....	27,876 78
Total liabilities, except capital stock.....	2,220,962 66
Cash capital	\$500,000 00
Surplus over all liabilities	641,852 74
Surplus to policyholders.....	1,141,852 74
Total liabilities.....	3,362 815 40

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$240 573, 100 00	\$2,448 443 31
Written or renewed during the year	174, 168, 106 00	1,879, 343 99
Total	414,741,215 00	4,327,787 30
Deduct those expired and marked off as terminated	169,187,167 00	1,659,055 43
In force at the end of the year	245,554,048 00	2,668,731 87
Deduct amount reinsured	18,479,760 00	213,595 96
Net amount in force.....	227,074,288 00	2,455,135 91

Perpetual risks in force (not included above), \$34,997,386 20, deposit premiums on same, \$756,184 90

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. 1912	\$72,566,594 00	\$970,056 69	One-half	\$485,028 34
2 years 1911	1,197,703 00	13,415 58	One-fourth ..	3,353 89
.. .. 1912	1,408,381 00	10,588 63	Three-fourths ..	7,941 47
3 years 1910	28,926,050 00	272,379 68	One-sixth ..	45,396 61
.. .. 1911	37,529,062 00	351,807 00	One-half ..	175,903 50
.. .. 1912	43,624,956 00	394,545 13	Five-sixths ..	328,787 60
4 years 1909	200,480 00	2,126 68	One-eighth ..	265 83
.. .. 1910	300,604 00	4,060 80	Three-eighths ..	1,522 80
.. .. 1911	489,412 00	5,596 55	Five-eighths ..	3,497 80
.. .. 1912	342,948 00	3,752 93	Seven-eighths ..	3,283 77
5 years 1908	5,334,727 00	60,329 57	One-tenth ..	6,032 96
.. .. 1909	6,463,165 00	70,950 92	Three-tenths ..	21,285 28
.. .. 1910	8,834,420 00	73,663 84	One-half ..	36,831 92
.. .. 1911	10,803,713 00	110,794 45	Seven-tenths ..	77,500 11
.. .. 1912	9,052,073 00	104,591 92	Nine-tenths ..	94,132 73
Over 5 years .. ..	..	6,555 54	Pro rata	3,933 32
Total	227,074,288 00	2,455,135 91	.....	1,294,697 93
Perpetual risks	34,997,386 00	756,184 90	.....	691,192 33
Grand total	262,071,674 00	3,211,320 81	.....	1,985,890 26

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$1,193,649 83
Less \$198,078 19 risks canceled and \$63,312 33 reinsurance in companies authorized in District of Columbia.	261,390 52
Net risks written	932,259 31
Gross premiums received	7,287 36
Less \$912 81 returned premiums and \$493 68 premiums for reinsurance in companies authorized in District of Columbia	1,406 49
Net premiums received	5,880 87
Losses paid (deducting salvage)	7,106 77
Less losses on risks reinsured in companies authorized in District of Columbia	735 74
Net losses paid	6,371 03
Losses incurred	6,644 61
Less losses on risks reinsured in companies authorized in District of Columbia	1,393 04
Net losses incurred	5,251 57

GEORGIA HOME INSURANCE CO , COLUMBUS, GA

[Located at No 1046 Broad Street, Columbus, Ga Incorporated, 1859, commenced business, 1859
Rhodes Browne, president, Wm C Court, secretary]

CAPITAL

Capital stock paid in cash	\$300,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,039,103 69

INCOME.

Gross premiums, fire	\$522,443 23
Deduct gross amount paid for reinsurance, fire, \$128,184 74, return premiums, fire, \$94,007 46.	222,192 20
Total premiums (other than perpetuals)	300,251 03
Interest on mortgage loans	6,142 70
Interest on collateral loans	431 35
Interest on bonds and dividends on stocks	103,770 35
Interest from other sources (loans on personal security)	959 91
Rents, including company's occupancy of its own buildings.	5,978 54
Total interest and rents	117,282 85
Profit on sale or maturity of ledger assets (real estate, \$2,500, bonds, \$187 50, stocks, \$680)	3,367 50
Increase in book value of ledger assets (real estate, \$15,000, bonds, \$645, stocks, \$10,066)	25,711 00
Total income	446,612 38
Total	1,485,716 07

DISBURSEMENTS

Gross amount paid for losses, fire	\$407,036 74
Deduct amount received for salvage, fire, \$1,532 59, reinsurance, fire, \$95,852 50, discount, fire, \$68 95.	97,454 04
Net amount paid for losses	309,582 70
Expenses of adjustment and settlement of losses	4,739 37
Commissions or brokerage	53,018 17
Allowances to local agencies for miscellaneous agency expenses	6,140 75
Salaries and expenses of special and general agents	23,816 35
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees	30,696 35
Rents, including company's occupancy of its own buildings	3,634 83
Advertising, printing, and stationery	4,370 03
Postage, telegrams, telephone, and express	2,887 61
Legal expenses	2,543 44
Furniture and fixtures	2 17
Maps, including corrections	1,498 76
Underwriters' boards and tariff associations	9,699 17
Repairs and expenses on real estate	229 82
Taxes on real estate	1,982 75
State taxes on premiums	8,665 10
Insurance department licenses and fees	3,872 14
All other licenses, fees, and taxes	14,382 96
Miscellaneous and office expenses	7,113 64
Borrowed money	120,000 00
Interest on above	3,116 99
Loss on sale or maturity of ledger assets (real estate, \$1,153, bonds, \$535 60, stocks, \$13,787)	15,473 10
Decrease in book value of ledger assets (bonds, \$1,450, stocks, \$95,465 50)	96,915 50
Total disbursements	724,381 70
Balance	761,334 37

LEDGER ASSETS

Book value of real estate	\$80,000 00
Mortgage loans on real estate	52,375 00
Loans secured by pledge of bonds, stocks, or other collaterals	14,370 00
Book value of bonds and stocks	500,885 00
Cash in office	10,917 93
Deposits in trust companies and banks not on interest	32,623 80
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	77,982 58
Agents' balances, representing business written prior to Oct 1, 1912	5,307 48
Loans on personal security indorsed or not	6,872 58
Total ledger assets	761,334 37

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$3,471 42
Interest due and accrued on bonds	1,050 00
Interest due and accrued on collateral loans	37 84
Total	4,559 26
Due from reinsurance companies on losses paid	9,279 44
Gross assets	775,173 07

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912 ..	5,307 48
Loans on personal security	6,872 58
Total	12,180 06
Total admitted assets	762,993 01

LIABILITIES

Losses adjusted and unpaid, due and not due	\$25,054 11
Losses in process of adjustment, or in suspense	35,746 70
Losses resisted	7,600 00
Total claims for losses	68,400 81
Deduct reinsurance	16,838 15
Net amount of unpaid losses	51,562 66
Unearned premiums at 50 per cent on fire risks running one year or less ..	98,183 77
Unearned premiums pro rata on fire risks running more than one year ..	209,093 08
Total unearned premiums as computed above	307,276 85
Salaries, rents, expenses, bills, accounts, fees, etc , due or accrued ..	1,000 00
State, county, and municipal taxes due or accrued	9,000 00
Interest paid in advance on collateral loans	7 38
Total liabilities, except capital stock	368,786 89
Cash capital	300,000 00
Surplus over all liabilities	94,206 12
Surplus to policy holders	394,206 12
Total liabilities	762,993 01

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$107,663,570 00	\$1,327,238 65
Written during the year	31,486,069 00	522,443 23
Total	139,149,599 00	1,849,681 88
Expired and terminated	72,418,232 00	868,846 36
In force at end of the year	66,731,367 00	980,875 52
Deduct amount reinsured	31,781,035 00	375,849 61
Net amount in force	34,950,332 00	604,945 91

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$12,991,105 00	\$196,367 55	One-half . . .	\$98,183 77
1911	35,625 00	470 55	One-fourth . . .	117 64
2 years 1912	29,801 00	321 60	Three-fourths . . .	241 20
1910	5,707,538 00	97,999 29	One-sixth . . .	16,333 21
3 years 1911	5,592,566 00	103,217 85	One-half . . .	51,608 92
1912	5,837,082 00	110,641 76	Five-sixths . . .	92,201 45
4 years 1909	1,500 00	34 51	One-eighth . . .	4 31
1911	1,666 00	102 12	Five-eighths . . .	63 82
1912	2,000 00	38 54	Seven-eighths . . .	33 72
5 years 1908	959,230 00	18,747 66	One-tenth . . .	1,874 77
1909	896,118 00	19,107 99	Three-tenths . . .	5,732 40
1910	979,648 00	17,166 32	One-half . . .	8,583 16
1911	1,146,413 00	21,808 35	Seven-tenths . . .	15,265 84
1912	769,040 00	18,891 82	Nine-tenths . . .	17,002 64
1914-1919 (odd term)	1,000 00	30 00	All	30 00
Total	34,950,332 00	604,945 91		307,276 85

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire	\$402,625 00
Less \$106,550 risks canceled, and \$99,075 reinsurance in companies authorized in District of Columbia		205,625 00
Net risks written		197,000 00
Gross premiums received		2,370 94
Less \$250 96 returned premiums, and \$742 96 premiums for reinsurance in companies authorized in District of Columbia		993 92
Net premiums received		1,377 02
Net losses paid		3,233 72
Net losses incurred		3,203 74

GERMAN ALLIANCE INSURANCE CO , NEW YORK, N. Y.

[Located at No 1 Liberty Street, New York, N. Y. Incorporated, 1897, commenced business, 1897
William N. Kremer, president, Charles G. Smith, secretary.]

CAPITAL

Capital stock paid in cash	\$400,000 00
Amount of ledger assets Dec 31 of previous year	\$1,849,840 95

INCOME

Gross premiums, fire	\$3,321,584 52
Deduct gross amount paid for reinsurance, fire, \$2,110,720 81, return premiums, fire, \$597,544 47	2,708,265 28
Total premiums (other than perpetuals)	613,319 24
Interest on mortgage loans	2,049 00
Interest on bonds and dividends on stocks	73,263 53
Deposits in trust companies and banks	495 49
Subscription payments for stock	212 00
Total interest	76,020 02
Total income	689,339 26
Total	2,539,180 21

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,575,141 14
Deduct amount received for salvage, fire, \$29,696 23, reinsurance, fire, \$1,188,663 81, discount, fire, \$391 49	1,218,751 53
Net amount paid for losses	356,389 61
Expenses of adjustment and settlement of losses	5,852 58
Commissions or brokerage	165,981 91
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	2,700 00

Postage, telegrams, telephone, and express	\$441. 40
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.	3,226 02
State taxes on premiums	10,171 40
Insurance department licenses and fees	2,250 62
All other licenses, fees, and taxes	2,489 79
Miscellaneous office expenses	280 50
Interest and dividends to stockholders	60,000 00
Loss on sale or maturity of ledger assets (stocks)	200 00
Total disbursements	609,983 83
Balance	1,929,196 38

LEDGER ASSETS

Mortgage loans on real estate	55,000 00
Book value of bonds and stocks	1,699,963 24
Cash in office	230 00
Deposits in trust companies and banks on interest	21,615 28
Agents' balances, representing business written subsequent to Oct. 1, 1912	152,337 86
Total ledger assets	1,929,196 38

NON LEDGER ASSETS

Interest due and accrued on mortgages	\$756 25
Interest due and accrued on bonds	7,388 50
Total	8,144 75
Gross assets	1,937,341 13

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	70,789 24
Total admitted assets	1,866,551 89

LIABILITIES

Losses adjusted and unpaid, due and not due	\$44,623 19
Losses in process of adjustment or in suspense	256,797 00
Losses resisted	35,168 00
Total claims for losses	336,588 19
Deduct reinsurance	234,344 00
Net amount of unpaid losses	102,244 19
Unearned premiums at 50 per cent on fire risks running one year or less	211,893 71
Unearned premiums pro rate on fire risks running more than one year	254,180 43
Total unearned premiums as computed above	466,074 14
State, county, and municipal taxes due or accrued	10,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	45,970 00
Total liabilities, except capital stock	624,288 33
Cash capital	\$400,000 00
Surplus over all liabilities	842,263 56
Surplus to policyholders	1,242,263 56
Total liabilities	1,866,551 89

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$148,748,831 00	\$4,161,115 40
Written or renewed during the year	318,117,512 00	3,321,581 52
Total	766,866,342 00	7,482,696 92
Deduct those expired and marked off as terminated	327,335,490 00	3,020,679 46
In force at the end of the year	439,530,853 00	4,462,020 46
Deduct amount reinsured	351,449,102 00	3,577,121 29
Net amount in force	88,081,751 00	884,899 17

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. . .	1912.	\$40,937,909 00	\$423,787 43	One-half . . .	\$211,893 71
2 years.	1911	1,757,298 00	14,884 71	One-fourth . .	3,721 18
	1912	2,105,741 00	17,656 99	Three-fourths .	13,242 74
3 years.	1910	8,768,603 00	76,618 41	One-sixth. . .	12,769 40
	1911	10,242,200 00	90,554 74	One-half . . .	45,277 37
	1912	12,487,303 00	115,660 91	Five-sixths . .	96,384 09
4 years	1909	503,524 00	5,115 45	One-eighth . .	639 43
	1910	500,431 00	5,169 33	Three-eighths.	1,938 50
	1911	579,612 00	5,828 78	Five-eighths . .	3,639 86
	1912	661,511 00	7,163 35	Seven-eighths . .	6,267 93
5 years.	1908	1,409,368 00	17,182 33	One-tenth . . .	1,718 23
	1909	1,598,058 00	22,529 47	Three-tenths. . .	6,758 84
	1910	1,395,029 00	18,199 71	One-half	9,099 86
	1911	2,155,077 00	26,880 49	Seven-tenths . .	18,816 34
	1912	2,986,087 00	37,671 07	Nine-tenths . .	33,906 66
Total.		88,081,751 00	884,899 17		466,074 14

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$1,693,821 00
Less \$353,284 risks canceled and \$1,165,843 reinsurance in companies authorized in District of Columbia.	1,519,127 00
Net risks written.	174,694 00
Gross premiums received	9,136 00
Less \$1,527 12 returned premiums and \$6,511 63 premiums for reinsurance in companies authorized in District of Columbia	8,038 75
Net premiums received.	1,097 25
Losses paid (deducting salvage)	8,702 66
Less losses on risks reinsured in companies authorized in District of Columbia	7,316 60
Net losses paid	1,386 06
Losses incurred	5,369 98
Less losses on risks reinsured in companies authorized in District of Columbia.	4,450 92
Net losses incurred	919 06

GERMAN AMERICAN FIRE INSURANCE CO , BALTIMORE, MD

[Located at No 411 East Baltimore Street, Baltimore, Md Incorporated, 1880, commenced business, 1880 Martin Meyerdrick, president, T H Manson, secretary]

CAPITAL

Capital stock paid in cash	\$500,000 00
Amount of ledger assets Dec 31 of previous year	\$1,248,224 18

INCOME

Gross premiums, fire	\$348,632 14
Deduct gross amount paid for reinsurance, fire, \$51,680 01, return premiums, fire, \$57,933 14.	109,613 15
Total premiums (other than perpetuals)	239,018 99
Interest on mortgage loans	37,461 39
Interest on collateral loans	4,115 91
Interest on bonds and dividends on stocks	17,077 95
Interest from other sources	619 62
Rents, including company's occupancy of its own buildings	4,902 99
Total interest and rents	64,177 86
Increase in book value of ledger assets (stocks)	4,219 50
Total income.	307,416 35
Total	1,555,640 53

DISBURSEMENTS

Gross amount paid for losses, fire	\$129,106 13
Deduct amount received for salvage, fire, \$131 20, reinsurance, fire, \$18,507 31, discount, fire, \$182 79	18,821 30
Net amount paid for losses	\$110,284 83
Expenses of adjustment and settlement of losses	2,038 43
Commissions or brokerage	67,102 50
Salaries and expenses of special and general agents	682 89
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	15,553 67
Rents, including company's occupancy of its own buildings	2,500 00
Advertising, printing, and stationery	2,135 42
Postage, telegrams, telephone, and express	1,433 43
Legal expenses	391 75
Maps, including corrections	540 32
Underwriters' boards and tariff associations	2,848 32
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses	1,540 99
Repairs and expenses on real estate	427 21
Taxes on real estate	778 80
State taxes on premiums	2,937 85
Insurance department licenses and fees	3,212 50
All other licenses, fees, and taxes	3,955 87
Deposit premiums returned	6 00
Interest and dividends to stockholders	40,000 00
Decrease in book value of ledger assets (real estate, \$5,001 87, bonds, \$10,534 88, stocks, \$4,323)	19,859 75
Total disbursements	278,230 53
Balance	1,277,410 00

LEDGER ASSETS

Book value of real estate	59,733 34
Mortgage loans on real estate	647,211 91
Loans secured by pledge of bonds, stocks, or other collaterals	94,300 00
Book value of bonds and stocks	396,218 50
Cash in office	1,042 24
Deposits in trust companies and banks not on interest	5,594 63
Deposits in trust companies and banks on interest	18,941 63
Agents' balances, representing business written subsequent to Oct 1, 1912	50,408 38
Agents' balances, representing business written prior to Oct 1, 1912	3,759 37
Cash deposit with Philadelphia Tariff Association	200 00
Total ledger assets	1,277,410 00

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$6,735 14
Interest due and accrued on bonds	3,302 68
Rents due and accrued on company's property	434 03
Total	10,471 85
Gross assets	1,287,881 85

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	3,759 37
Total admitted assets	1,284,122 48

LIABILITIES

Losses in process of adjustment, or in suspense	\$15,948 95
Losses resisted	9,322 01
Total claims for losses	25,270 96
Deduct reinsurance	7,165 30
Net amount of unpaid losses	18,105 66
Unearned premiums at 50 per cent on fire risks running one year or less	72,754 53
Unearned premiums pro rata on fire risks running more than one year	170,053 21
Total unearned premiums as computed above	242,807 74
Amount reclaimable by the insured on perpetual fire insurance policies	123 00
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	500 00
State, county, and municipal taxes due or accrued	2,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	2,697 73
Return premiums, \$9,202 45, reinsurance premiums, \$179 47	9,381 92
Total liabilities, except capital stock	275,616 05
Cash capital	\$500,000 00
Surplus over all liabilities	508,506 43
Surplus to policyholders	1,008,506 43
Total liabilities	1,284,122 48

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$55,000,655 00	\$488,842 48
Written during the year	38,734,305 00	348,632 14
Total	93,734,960 00	837,474 62
Expired and terminated	33,678,004 00	306,915 74
In force at end of the year	60,056,956 00	530,558 88
Deduct amount reinsured	7,224,664 00	74,393 86
Net amount in force	52,832,292 00	456,165 02

Perpetual risks not included above, \$5,250, premiums on same, \$123

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written.	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$15,238,566 00	\$145,509 06	One-half . . .	\$72,754 53
2 years 1911	10,000 00	62 36	One-fourth . .	15 59
1912	6,250 00	55 07	Three-fourths .	41 30
3 years 1910	6,823,720 00	51,250 27	One-sixth . .	8,541 71
1911	8,070,037 00	60,053 59	One-half . . .	30,026 79
1912	9,765,383 00	72,164 01	Five-sixths . .	60,136 68
4 years 1909	149,200 00	1,027 62	One-eighth . .	128 45
1910	42,500 00	361 57	Three-eighths .	135 57
1911	39,750 00	302 00	Five-eighths . .	188 75
1912	7,000 00	57 50	Seven-eighths .	50 31
5 years 1908	1,737,971 00	17,966 18	One-tenth . . .	1,796 62
1909	1,988,108 00	19,981 61	Three-tenths . .	5,994 48
1910	2,459,617 00	23,020 05	One-half . . .	11,510 03
1911	3,211,390 00	32,158 83	Seven-tenths . .	22,511 16
1912	3,282,800 00	32,195 30	Nine-tenths . .	28,975 77
Total	52,832,292 00	456,165 02		242,807 74
Perpetual risks	5,250 00	123 00		123 00
Grand total	52,837,542 00	456,288 02		242,930 74

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$138,550 00
Less \$58,000 risks canceled, and \$18,600 reinsurance in company's authorized in District of Columbia	76,600 00
Net risks written	61,950 00
Gross premiums received	937 03
Less \$180 99 returned premiums, and \$174 40 premiums for reinsurance in companies authorized in District of Columbia	355 39
Net premiums received	581 64
Losses paid (deducting salvage)	926 66
Less losses on risks reinsured in companies authorized in District of Columbia	453 33
Net losses paid	473 33
Losses incurred	933 16
Less losses on risks reinsured in companies authorized in District of Columbia	456 58
Net losses incurred	476 58

GERMAN AMERICAN INSURANCE CO , NEW YORK, N Y.

[Located at No 1 Liberty Street, New York, N Y. Incorporated, 1872, commenced business, 1872
William N Kremer, president, Charles G Smith, secretary]

CAPITAL

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$20,794,977 69

INCOME

Gross premiums, fire.	\$14,096,453 94	
Deduct gross amount paid for reinsurance, fire, \$3,066,107 82, return premiums, fire, \$2,560,166 44	5,626,274 26	
Total premiums (other than perpetuals).		\$8,470,179 68
Interest on mortgage loans	10,189 81	
Interest on bonds and dividends on stocks	758,490 12	
Interest from other sources	14,774 10	
Rents, including company's occupancy of its own buildings	228,851 03	
Total interest and rents		1,012,305 06
Premiums collected on business placed with other companies	6,790 58	
Loan	1,500,000 00	
Settlement of fire loss on company's office building at Rochester, N Y	3,761 71	
Agents' balances previously charged off	1,849 70	
Profit on sale or maturity of ledger assets (bonds and stocks)	223,961 89	
Total income.		11,218,848 62
Total.		32,013,826 31

DISBURSEMENTS

Gross amount paid for losses, fire	\$6,514,136 93	
Deduct amount received for salvage, fire, \$84,944 43, reinsurance, fire, \$1,751,116 86, discount, fire, \$1,590 11	1,837,651 49	
Net amount paid for losses		4,676,485 53
Expenses of adjustment and settlement of losses.		115,066 57
Commissions or brokerage		1,569,933 77
Allowances to local agencies for miscellaneous agency expenses		1,401 13
Salaries and expenses of special and general agents		496,360 14
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		316,704 15
Rents, including company's occupancy of its own buildings		77,475 34
Advertising, printing, and stationery		86,561 42
Postage, telegrams, telephone, and express		70,161 20
Legal expenses		7,857 95
Furniture and fixtures		15,063 22
Maps, including corrections		23,632 08
Underwriters' boards and tariff associations		101,937 20
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		45,999 18
Inspections and surveys		66,639 37
Repairs and expenses on real estate		90,292 71
Taxes on real estate		31,551 46
State taxes on premiums		138,429 93
Insurance department licenses and fees		36,571 17
All other licenses, fees, and taxes		32,125 89
Loan repaid		1,500,000 00
Interest thereon		8,346 27
Mercantile agency reports, special reports, reference books		10,067 79
Premiums on business placed with other companies		7,875 47
Settlement of fire loss on company's office building at Rochester, N Y		3,761 71
Miscellaneous office expenses		3,847 16
Interest and dividends to stockholders		800,000 00
Agents' balances charged off		802 71
Loss on sale or maturity of ledger assets (bonds and stocks)		7,471 90
Total disbursements		10,133,422 42
Balance.		21,880,403 89

LEDGER ASSETS

Book value of real estate	2,675,166 73	
Mortgage loans on real estate	108,800 00	
Book value of bonds and stocks	16,706,860 24	
Cash in office	1,257 14	
Deposits in trust companies and banks not on interest	129,490 53	
Deposits in trust companies and banks on interest	455,617 88	
Agents' balances, representing business written subsequent to Oct 1, 1912	1,756,171 81	
Agents' balances, representing business written prior to Oct 1, 1912	32,039 56	
Furniture, fixtures, and safes	15,000 00	
Total ledger assets		21,880,403 89

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$2,505 00	
Interest due and accrued on bonds	133,986 16	
Bank balances, interest	2,760 98	
Rents due and accrued on company's property	3,384 85	
Total		142,636 99
Gross assets		22,023,040 88

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes	\$15,000 00
Agents' balances, representing business written prior to Oct. 1, 1912	32,039 56
Book value of ledger assets over market value	
Bonds and stocks	532,409 24
Real estate	205,166 73
Total	\$784,615 53
Total admitted assets	21,238,425 35

LIABILITIES

Losses adjusted and unpaid, due and not due	\$112,855 00
Losses in process of adjustment, or in suspense	1,037,707 00
Losses resisted	101,986 00
Total claims for losses	1,252,548 00
Deduct reinsurance	432,023 52
Net amount of unpaid losses	820,524 48
Unearned premiums at 50 per cent on fire risks running one year or less.	2,556,671 40
Unearned premiums pro rata on fire risks running more than one year	5,887,507 66
Total unearned premiums as computed above	8,444,179 06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	22,858 59
State, county, and municipal taxes due or accrued	140,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	41,447 00
Return premiums, \$4,640 08, reinsurance premiums, \$168,798 30	173,438 38
Rents paid in advance	789 08
Premiums due or to become due or business with other companies	6,790 58
Real estate taxes accrued	12,000 00
Total liabilities, except capital stock	9,662,027 17
Cash capital	\$2,000,000 00
Surplus over all liabilities	9,576,398 18
Surplus to policyholders	11,576,398 18
Total liabilities	21,238,425 35

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$2,064,953,845 00	\$19,800,996 23
Written or renewed during the year	1,419,993,059 00	14,096,453 94
Excess of original premiums over amount received for reinsurance.	---	167,147 74
Total	3,484,946,904 00	34,064,597 91
Deduct those expired and marked off as terminated	1,338,242,021 00	13,398,866 87
In force at end of the year	2,146,704,883 00	20,665,731 04
Deduct amount reinsured	450,926,342 00	4,121,925 89
Net amount in force	1,695,778,541 00	16,543,805 15

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$457,639,425 00	\$5,113,342 81	One-half	\$2 556,671 40
2 years	1911 10,666,209 00	87,669 88	One-fourth	21,917 47
	1912 9,413,010 00	72,589 61	Three-fourths	54,442 20
3 years	1910 286,719,409 00	2,644,633 25	One-sixth	440,772 21
	1911 296,352,713 00	2,504,181 73	One-half	1,252,090 86
	1912 332,208,940 00	2,847,232 14	Five-sixths	2,372,603 45
4 years	1909 6,475,432 00	37,457 55	One-eighth	4,682 19
	1910 6,341,348 00	41 384 30	Three-eighths	15,519 11
	1911 6,866,353 00	47,059 57	Five-eighths	29,412 24
	1912 10,553,214 00	67,941 84	Seven-eighths	59,449 11
5 years	1908 45,338,690 00	516,394 95	One-tenth	51,639 50
	1909 48,875,498 00	568,232 79	Three-tenths	170,469 82
	1910 52,769,633 00	593,849 76	One-half	296,924 88
	1911 58,818,813 00	657,361 82	Seven-tenths	460,153 26
	1912 62,017,543 00	710,148 63	Nine-tenths	639,133 77
Over 5 years	4,722,311 00	34,324 52	Pro rata	18,207 59
Total	1,695,778,541 00	16,543,805 15		8,444,179 06

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR		Fire
Gross risks written		\$5,752,649 00
Less \$1,536,740 risks canceled, and \$147,441 reinsurance in companies authorized in District of Columbia		1,684,181 00
Net risks written		4,068,468 00
Gross premiums received		27,263 05
Less \$5,394 90 returned premiums, and \$1,131 49 premiums for reinsurance in companies authorized in District of Columbia		6,526 39
Net premiums received		20,736 66
Losses paid (deducting salvage)		18,448 00
Less losses on risks reinsured in companies authorized in District of Columbia		4,735 34
Net losses paid		13,712 66
Losses incurred		10,170 80
Less losses on risks reinsured in companies authorized in District of Columbia		3,335 34
Net losses incurred		6,835 46

GERMAN FIRE INSURANCE CO , PEORIA, ILL.

[Located at No 113 and 115 North Jefferson Street, Peoria, Ill Incorporated, 1876, commenced business, 1876 Bernard Cremer, president, Charles Cremer, secretary]

CAPITAL

Capital stock paid in cash	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$784,954 53

INCOME

Gross premiums, fire	\$801,234 50
Deduct gross amount paid for reinsurance, fire, \$74,075 71, return premiums, fire, \$122,643 59	196,719 30
Total premiums (other than perpetuals)	604,515 20
Interest on mortgage loans	10,444 81
Interest on bonds and dividends on stock	9,032 08
Interest from other sources	916 59
Rents, including company's occupancy of its own buildings	9,000 00
Total interest and rents	29,393 48
Profit on sale or maturity of ledger assets (stocks)	3,725 00
Total income	637,633 68
Total	1,422,588 21

DISBURSEMENTS

Gross amount paid for losses, fire	\$278,293 66
Deduct amount received for reinsurance, fire	25,901 29
Net amount paid for losses	252,392 37
Expenses of adjustment and settlement of losses	3,603 89
Commissions or brokerage	160,874 87
Allowances to local agencies for miscellaneous agency expenses	2,076 82
Salaries and expenses of special and general agents	3,180 29
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	11,902 00
Rents, including company's occupancy of its own buildings	2,400 00
Advertising, printing, and stationery	3,176 80
Postage, telegrams, telephone, and express	1,137 84
Legal expenses	797 33
Furniture and fixtures	898 30
Maps, including corrections	599 00
Underwriters' boards and tariff associations	2,573 30
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	1,677 00
Inspections and surveys	1,465 36
Repairs and expenses on real estate	381 21
Taxes on real estate	2,199 02
State taxes on premiums	9,452 10
Insurance department licenses and fees	1,871 27
All other licenses, fees, and taxes	486 72
Interest on real estate mortgage	1,970 25
General expense	2,217 51
Paid on real estate mortgage	15,000 00
Interest and dividends to stockholders	20,000 00
Agents' balances charged off	3,353 12
Total disbursements	505,686 37
Balance	916,901 84

LEDGER ASSETS

Book value of real estate	\$250,000 00
Mortgage loans on real estate	210,271 00
Book value of bonds and stocks	223,024 96
Cash in office	1,482 83
Deposits in trust companies and banks on interest	124,242 88
Agents' balances, representing business written subsequent to Oct 1, 1912	106,037 39
Agents' balances, representing business written prior to Oct 1, 1912	1,482 78
Total ledger assets	910,901 84

NONLEDGER ASSETS

Interest due and accrued on mortgages	6,072 24
Market value of bonds and stocks over book value	87,925 04
Gross assets	1,010,899 12

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	1,482 78
Total admitted assets	1,009,416 34

LIABILITIES

Losses adjusted and unpaid, due, and not due	\$25,092 99
Losses in process of adjustment, or in suspense	38,550 00
Losses resisted	2,856 89
Total claims for losses	66,498 88
Deduct reinsurance	6,113 31
Net amount of unpaid losses	60,385 57
Unearned premiums at 50 per cent on fire risks running one year or less	166,677 43
Unearned premiums pro rata on fire risks running more than one year	313,108 18
Total unearned premiums as computed above	479,785 61
State, county, and municipal taxes due or accrued	5,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	14,330 40
Due on real estate	30,000 00
Total liabilities, except capital stock	589,501 58
Cash capital	\$200,000 00
Surplus over all liabilities	219,914 76
Surplus to policyholders	419,914 76
Total liabilities	1,009,416 34

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$56,186,093 00	\$743,449 57
Written during the year	53,018,894 00	801,334 50
Total	109,205,827 00	1,544,684 07
Expired and terminated	36,841,738 00	549,226 03
In force at end of the year	72,364,089 00	995,458 04
Deduct amount reinsured	6,065,095 00	96,837 45
Net amount in force	66,298,994 00	898,620 59

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$22,789,127 00	\$333,354 87	One-half	\$166,677 43
3 years 1910	10,560,293 00	117,798 43	One-sixth	19,633 07
1911	11,095,606 00	143,586 42	One-half	71,793 21
1912	14,851,300 00	196,419 39	Five-sixths	163,682 82
5 years 1908	1,376,598 00	19,696 33	One-tenth	1,969 63
1909	1,234,839 00	18,170 03	Three-tenths	5,451 00
1910	1,198,642 00	17,468 88	One-half	8,734 44
1911	1,573,337 00	25,347 46	Seven-tenths	17,743 18
1912	1,619,252 00	26,778 78	Nine-tenths	24,100 83
Total	66,298,994 00	898,620 59		479,785 61

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$263,965 00
Less \$75,875 risks canceled and \$3,770 reinsurance in companies authorized in District of Columbia	84,645 00
Net risks written	179,320 00
Gross premiums received	1,799 80
Less \$466 52 returned premiums and \$60 75 premiums for reinsurance in companies authorized in District of Columbia	527 27
Net premiums received	1,272 53
Net losses paid	941 83
Net losses incurred	941 83

GERMANIA FIRE INSURANCE CO, NEW YORK, N Y

[Located at No 62 William Street, New York, N Y Incorporated, 1859, commenced business, 1859
Hugo Schumann, president, Gustav Kehr, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets Dec 31 of previous year	\$6,999,103 02

INCOME

Gross premiums, fire	\$3,942,524 17
Deduct gross amount paid for reinsurance, fire, \$537,768 91, return premiums, fire, \$493,511 43	1,031,280 34
Total premiums (other than perpetuals)	2,911,243 83
Interest on mortgage loans	23,135 28
Interest on bonds and dividends on stocks	224,406 54
Interest from other sources	8,846 45
Rents, including company's occupancy of its own buildings	48,485 00
Total interest and rents	304,873 27
Conscience money received	2,300 00
Agents' balances previously charged off	700 00
Profit on sale or maturity of ledger assets (stocks)	125,724 59
Total income	3,344,841 69
Total	10,343,944 71

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,628,325 29
Deduct amount received for salvage, fire, \$3,010 46, reinsurance, fire, \$299,365 82, discount, fire, \$1,245 91	308,622 19
Net amount paid for losses	1,319,703 10
Expenses of adjustment and settlement of losses	74,546 87
Commissions or brokerage	630,248 03
Allowances to local agencies for miscellaneous agency expenses	94,094 92
Salaries and expenses of special and general agents	126,726 66
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	144,045 36
Rents, including company's occupancy of its own buildings	31,396 08
Advertising, printing, and stationery	19,121 37
Postage, telegrams, telephone, and express	21,343 63
Legal expenses	1,422 50
Furniture and fixtures	3,937 67
Maps, including corrections	9,901 58
Underwriters' boards and tariff associations	6,585 92
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	23,488 70
Inspections and surveys	38,980 06
Repairs and expenses on real estate	16,172 29
Taxes on real estate	12,261 00
State taxes on premiums	54,438 22
Insurance department licenses and fees	16,456 23
All other licenses, fees, and taxes	18,352 73
Appraisal of mortgaged property and other expenses in connection with investments, \$509 14, exchange, \$3,390 92, subscriptions, \$1,021 02, charity, \$182 75, insurance premiums and surety bonds, \$909 03, spring water, ice, towels, cleaning rugs, \$1,043 45, mercantile agencies, \$2,677 50, auditing, \$1,800, miscellaneous, \$67 47	11,601 28
Interest and dividends to stockholders	200,000 00
Agents' balances charged off	6,233 14
Loss on sale or maturity of ledger assets (bonds and stocks)	2,887 33
Decrease in book value of ledger assets (real estate)	3,966 10
Total disbursements	2,887,910 77
Balance	7,456,033 94

LEDGER ASSETS

Book value of real estate	\$750,000 00
Mortgage loans on real estate	430,000 00
Book value of bonds and stocks	5,249,050 02
Cash in office	7,431 92
Deposits in trust companies and banks not on interest	32,040 42
Deposits in trust companies and banks on interest	483,207 65
Agents' balances, representing business written subsequent to Oct 1, 1912	497,699 15
Agents' balances, representing business written prior to Oct 1, 1912	6,604 78
Total ledger assets	7,456,033 94

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$5,905 00
Interest due and accrued on bonds	33,427 34
Rents due and accrued on company's property	231 66
Total	39,564 00
Gross assets	7,495,597.94

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct 1, 1912	\$6,604 78
Book value of ledger assets over market value (bonds and stocks)	269,202 02
Cash in hands of branch office managers	6,028 87
Total	281,835 67
Total admitted assets	7,213,762 27

LIABILITIES

Losses adjusted and unpaid due and not due	\$113,326 92
Losses in process of adjustment or in suspense	87,202 06
Losses resisted	87,457 38
Total claims for losses	237,986 36
Deduct reinsurance	55,513 23
Net amount of unpaid losses	182,473 13
Unearned premiums at 50 per cent on fire risks running 1 year or less	720,969 79
Unearned premiums pro rata on fire risks running more than 1 year	2,579,384 53
Total unearned premiums as computed above	3,300,304 32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	26,083 92
State, county, and municipal taxes due or accrued	50,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	6,606 20
Return premiums, \$743 47, reinsurance premiums, \$33,756 35	34,499 82
Total liabilities, except capital stock	3,599,947.39
Cash capital	\$1,000,000 00
Surplus over all liabilities	2,613,814 88
Surplus to policyholder s	3,613,814 88
Total liabilities	7,213,762 27

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$740,920,103 00	\$7,140,534 72
Written or renewed during the year	397,542,317 00	3,942,524 17
Total	1,138,462,420 00	11,083,058 89
Deduct those expired and marked off as terminated	377,643,689 00	3,816,066 38
In force at the end of the year	760,818,731 00	7,266,992 51
Deduct amount reinsured	74,936,958 00	821,892 54
Net amount in force	685,881,773 00	6,445,099 97

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Premiums unearned
1 year or less 1912.	\$133,071,958 00	\$1,441,939 58	One-half	\$720,969 79
2 years 1911	1,028,670 00	6,146 15	One-fourth	1,536 54
. 1912.	1,345,102 00	2,456 71	Three-fourths	1,842 53
3 years 1910	131,037,525 00	1,096,701 15	One-sixth	182,783.52
. 1911.	135,078,391 00	1,117,695 22	One-half	558,847 61
. 1912.	147,180,734 00	1,209,041 43	Five-sixths	1,007,534 53
4 years 1909.	532,657 00	4,339 68	One-eighth	542 45
. 1910.	633,622 00	5,244 70	Three-eighths	1,966.76
. 1911.	530,578 00	4,644 78	Five-eighths	2,902.99
. 1912.	444,151 00	3,793 31	Seven-eighths	3,319 15
5 years 1908.	23,195,046 00	264,032 41	One-tenth	26,403 24
. 1909.	25,343,222 00	291,918 39	Three-tenths	87,575 52
. 1910.	26,608,798 00	308,934 37	One-half	154,467 18
. 1911.	29,659,368 00	338,353 68	Seven-tenths	236,847 58
. 1912.	30,443,277 00	344,715 16	Nine-tenths	310,243 64
Over 5 years	748,644 00	5,143 30	Pro rata	2,521 29
Total	685,881,773 00	6,445,099 97	. . . . .	3,300,304 32

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less \$66,200 risks canceled, and \$7,775 reinsurance in companies authorized in District of Columbia	\$514,743 00
Net risks written	73,975 00
Gross premiums received	440,768 00
Less \$150 79 returned premiums, and \$30 88 premiums for reinsurance in companies authorized in District of Columbia	2,048 26
Net premiums received	181 67
Net losses paid	1,866 59
Net losses incurred	216 11
	237 11

GIRARD FIRE & MARINE INSURANCE CO., PHILADELPHIA, PA

[Located at northeast corner Chestnut and Seventh Streets, Philadelphia, Pa Incorporated, 1853, commenced business, 1853 Henry M Gratz, president, Edward J Thomason, secretary]

CAPITAL

Capital stock paid in cash	\$500,000 00
Amount of ledger assets Dec 31 of previous year	\$2,536,885 80

INCOME

Gross premiums, fire	\$1,339,176.96
Deduct gross amount paid for reinsurance, fire, \$289,568 67, return premiums fire, \$213,060 85	502,629 52
Total premiums (other than perpetuals)	836,547 44
Deposit premiums on perpetual risks	8,805 30
Interest on mortgage loans	9,766 48
Interest on collateral loans	3,408 45
Interest on bonds and dividends on stocks	80,063 07
Interest from other sources	709 57
Rents, including company's occupancy of its own buildings	17,833 96
Total interest and rents	111,281 53
Return premiums on perpetual reinsurance policies	220 50
Increase in book value of ledger assets (bonds)	2,911 10
Total income	959,765 87
Total	3,496,651 67

DISBURSEMENTS

Gross amount paid for losses, fire	\$520,961 07
Deduct amount received for salvage, fire, \$4,951 35, reinsurance, fire, \$108,535 58	113,486 93
Net amount aid for losses	407,474 14
Expenses of adjustment and settlement of losses	10,161 08
Commissions or brokerage	218,791 43
Allowances to local agencies for miscellaneous agency expenses	5 156 52
Salaries and expenses of special and general agents	23,101 41

Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	\$62,604 10
Rents, including company's occupancy of its own buildings	12,581 78
Advertising, printing, and stationery	9,409 57
Postage, telegrams, telephone, and express	2,767 46
Legal expenses	835 80
Furniture and fixtures	658 19
Maps, including corrections	3,167 45
Underwriters' boards and tariff associations	8,753 75
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	9,479 97
Inspections and surveys	3,470 92
Repairs and expenses on real estate	4,016 43
Taxes on real estate	4,053 28
State taxes on premiums	10,381 85
Insurance department licenses and fees	8,126 95
All other licenses, fees, and taxes	7,112 19
Investment expenses, \$148 50, interest on bills payable, \$169 44, auditing books of department office, \$100, general agents' bond, \$156 25, Christmas presents, \$471 11, electricity, \$321 40, notary fees, \$65 25, insurance and furniture and fixtures, \$240 23, incidentals, \$604 72	2,276 90
Deposit premiums returned	25,805 85
Interest and dividends to stockholders	100,000 00
Agents' balances charged off	18 39
Loss on sale or maturity of ledger assets (real estate, \$1,616 19, stocks, \$11 50)	1,627 69
Decrease in book value of ledger assets (bonds)	1,384 28
Total disbursements	943,187 38
Balance	2,553,464 29

LEDGER ASSETS

Book value of real estate	211,497 32
Mortgage loans on real estate	189,700 00
Loans secured by pledge of bonds, stocks, or other collaterals	34,700 00
Book value of bonds and stocks	1,872,688 16
Cash in office	7,023 58
Deposits in trust companies and banks on interest	97,877 03
Agents' balances, representing business written subsequent to Oct 1, 1912	133,718 55
Agents' balances, representing business written prior to Oct 1, 1912	1,807 19
Bills receivable taken for fire risks	3,039 96
Philadelphia underwriters' deposit	100 00
Perpetual policies of insurance on company's real estate	712 00
Total ledger assets	2,553,464 29

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$2,393 42
Interest due and accrued on bonds	24,937 95
Interest due and accrued on collateral loans	511 61
Total	27,842 98
Market value of real estate over book value	55,752 68
Unearned portion of premiums on fire insurance policies covering company's real-estate holdings	1,076 85
Gross assets	2,638,136 80

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$1,807 19
Book value of ledger assets over market value (stocks and bonds)	82,424 91
Total	84,232 10
Total admitted assets	2,553,904 70

LIABILITIES

Losses in process of adjustment or in suspense	\$73,517 00
Losses resisted	8,800 00
Total claims for losses	77,317 00
Deduct reinsurance	19,267 00
Net amount of unpaid losses	58,050 00
Unearned premiums at 50 per cent on fire risks running one year or less	221,426 04
Unearned premiums pro rata on fire risks running more than one year	732,362 16
Total unearned premiums as computed above	953,788 20
Amount reclaimable by the insured on perpetual fire insurance policies	598,814 30
State, county, and municipal taxes due or accrued	3,500 00
Total liabilities, except capital stock	1,614,152 50
Cash capital	500,000 00
Surplus over all liabilities	439,752 20
Surplus to policyholders	939,752 20
Total liabilities	2,553,904 70

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$234,954,871 00	\$2,194,520 11
Written during the year.	129,132,589 00	1,339,176 96
Excess of original premiums over amount received for reinsurance . . . . .	.	2,297 21
Total	364,087,460 00	3,535,994 28
Expired and terminated	115,249,973 00	1,236,498 63
In force at end of the year	248,837,487 00	2,299,495 65
Deduct amount reinsured	39,637,268 00	470,806 53
Net amount in force	209,200,219 00	1,828,689 10

Perpetual risks not included above, \$32,309,325, premiums on same, \$665,349 22

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912.	\$41,530,280 00	\$442,852 09	One-half. . .	\$221,426 04
1911.	429,517 00	2,875 81	One-fourth . .	718 95
2 years 1912.	484,246 00	2,778 09	Three-fourths . .	2,083 56
1910.	28,541,752 00	255,793 22	One-sixth . . .	42,632 20
3 years 1911.	29,805,396 00	274,400 34	One-half. . . .	137,200 17
1910.	31,303,617 00	299,371 43	Five-sixths . . .	249,476 20
1912.	364,730 00	2,667 19	One-eighth . . .	333 40
4 years 1910	396,295 00	2,083 18	Three-eighths . .	781 18
1911.	258,662 00	1,935 22	Five-eighths . .	1,209 50
1912.	220,610 00	1,781 87	Seven-eighths . .	1,559 18
5 years 1908.	9,555,805 00	77,289 88	One-tenth	7,728 99
1909.	11,591,277 00	86,950 81	Three-tenths . .	26,085 24
1910	14,888,632 00	100,693 73	One-half.	50,346 86
1911	15,518,390 00	113,756 18	Seven-tenths . .	79,629 34
1912	14,610,748 00	114,403 90	Nine-tenths . . .	102,963 51
Over 5 years	9,700,262 00	49,056 16	Pro rata	29,613 88
Total	209,200,219 00	1,828,689 10		953,788 20
Perpetual risks	32,309,325 00	665,349 22		598,814 30
Grand total	241,509,544 00	2,494,038 32		1,552,602 50

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.	Fire	\$242,750 00
Less \$26,850 risks canceled and \$18,428 reinsurance in companies authorized in District of Columbia.		45,278.00
Net risks written.		197,472 00
Gross premiums received		892 32
Less \$87 87 returned premiums and \$74 47 premiums for reinsurance in companies authorized in District of Columbia		162 34
Net premiums received.		729 98
Net losses paid		114 48
Net losses incurred.		114 48

GLENS FALLS INSURANCE CO, GLENS FALLS, N. Y

[Located at Glen and Bay Streets, Glens Falls, N. Y. Incorporated, 1849, commenced business, 1850
J. L. Cunningham, president, E. W. West, secretary]

CAPITAL

Capital stock paid in cash.	\$500,000 00
Amount of ledger assets, Dec 31 of previous year	5,571,203 27
Increase of paid-up capital during year	300,000.00
Extended at.	\$5,871,203. 27

INCOME.

	Fire	Marine and inland	
Gross premiums ..	\$2,886,019 38	\$87,450 00	
Deduct gross amount paid for reinsurance (fire), \$378,032 18, marine and inland, \$6,077 15, return premiums (fire), \$393,135 64, marine and inland, \$12,950 45 ..	771,167 82	19,036 60	
Total premiums (other than perpetuals) ..	2,094,851 56	68,413 40	\$2,163,264 96
Interest on mortgage loans ..		96,270 89	
Interest on bonds and dividends on stocks ..		138,948 13	
Interest from other sources ..		20,586 53	
Rents, including company's occupancy of its own buildings ..		1,160 31	
Total interest and rents ..			256,965 86
Profit on sale or maturity of ledger assets (bonds and stocks) ..			1,698 00
Increase in book value of ledger assets (bonds and stocks) ..			21,493 75
Total income ..			2,443,422 57
Total ..			8,314,625 84

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses ..	\$1,349,489 53	\$17,262 32	
Deduct amount received for salvage (fire), \$6,967 57, marine and inland, \$376, reinsurance (fire), \$235,178 45, marine and inland, \$719 46, discount (fire), \$929 68 ..	243,075 70	1,095 46	
Net amount paid for losses ..	1,106,413 83	16,166 86	1,122,580 69
Expenses of adjustment and settlement of losses ..			43,844 27
Commissions or brokerage ..			453,957 06
Allowances to local agencies for miscellaneous agency expenses ..			990 00
Salaries and expenses of special and general agents ..			150,917 01
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees ..			74,397 28
Rents, including company's occupancy of its own buildings ..			11,189 51
Advertising, printing, and stationery ..			24,707 00
Postage, telegrams, telephone, and express ..			18,540 33
Legal expenses ..			659 67
Furniture and fixtures ..			607 89
Maps, including corrections ..			6,043 79
Underwriters' boards and tariff associations ..			24,935 97
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses ..			7,966 39
Inspections and surveys ..			12,017 68
Repairs and expenses on real estate ..			66 31
Taxes on real estate ..			1,899 61
State taxes on premiums ..			33,152 10
Insurance department licenses and fees ..			10,955 00
All other licenses, fees, and taxes ..			11,340 77
Office expenses, Glen Falls and Chicago ..			7,814 60
Charged profit and loss on new building ..			85,000 00
Charged profit and loss in adjustment western department account ..			1,528 20
Interest and dividends to stockholders ..			210,000 00
Stock dividend ..			300,000 00
Decrease in liabilities during the year on account of reinsurance treaties ..			770 13
Agents' balances charged off ..			864 91
Decrease in book value of ledger assets (bonds and stocks) ..			29,702 00
Total disbursements ..			2,646,446 17
Balance ..			5,668,179 67

LEDGER ASSETS

Book value of real estate ..	117,613 02
Mortgage loans on real estate ..	1,922,860 00
Book value of bonds and stocks ..	2,664,872 51
Cash in office ..	6,065 86
Deposits in trust companies and banks on interest ..	613,910 63
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	333,837 80
Agents' balances, representing business written prior to Oct 1, 1912 ..	8,919 85
Cash deposit in Philadelphia Underwriters' Association ..	100 00
Total ledger assets ..	5,668,179 67

NONLEDGER ASSETS

Interest due and accrued on mortgages ..	\$13,298 93
Interest due and accrued on bonds ..	37,299 75
Interest due and accrued on collateral loans ..	1,393 53
Rents due and accrued on company's property ..	196 00
Total ..	52,188 21
Gross assets ..	5,720,367 88

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1, 1912	\$8,919 85
Total admitted assets.....	5,711,448 03

LIABILITIES

Losses adjusted and unpaid, due and not due	\$37,638 19
Losses in process of adjustment or in suspense.	196,380 90
Losses resisted.	26,750 00
Total claims for losses.	260,769 09
Net amount of unpaid losses	207,461 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	515,660 21
Unearned premiums pro rata on fire risks running more than one year.....	1,776,373 19
Unearned premiums at 50 per cent on inland navigation risks	34,206 70
Total unearned premiums as computed above	2,326,240 10
Dividends declared and unpaid to stockholders ..	125,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000 00
State, county, and municipal taxes due or accrued.....	32,000 00
Reinsurance premiums.....	12,041 26
Reserve for contingent on mortgage loans.....	20,000 00
Total liabilities, except capital stock.....	2,724,742 36
Cash capital.	500,000 00
Surplus over all liabilities.....	2,486,705 67
Surplus to policyholders.....	2,986,705 67
Total liabilities	5,711,448 03

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums.
In force Dec 31, 1911	\$463,601,060 00	\$4,879,658 41	..	..
Written during the year.....	275,709,008 00	2,866,019 38	\$3,612,074 00	\$87,450 00
Total	739,310,068 00	7,745,677 79	3,612,074 00	87,450 00
Expired and terminated	246,037,996 00	2,751,692 43	548,480 00	12,959 45
In force at end of the year ..	493,272,072 00	4,993,985 36	3,063,594 00	74,490 55
Deduct amount reinsured	51,779,266 00	556,639 55	277,197 00	6,077 15
Net amount in force.	441,492,806 00	4,437,345 81	2,786,397 00	68,413 40

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned.	Amount of premium unearned
1 year or less .. 1912.	\$92,754,364 00	\$1,099,733 82	One-half.....	\$549,866 91
2 years .. 1911.	2,558,548 00	23,803 28	One-fourth.....	5,950 82
1912.	2,579,016 00	26,633 48	Three-fourths.....	19,975 11
3 years .. 1910.	81,170,022 00	746,840 78	One-sixth	124,473 46
1911.	87,562,961 00	789,816 63	One-half	393,408 32
1912.	99,215,273 00	881,620 94	Five-sixths.....	734,684 11
4 years .. 1909.	911,592 00	8,923 40	One-eighth	1,115 43
1910.	893,472 00	8,856 46	Three-eighths.....	3,321 17
1911.	982,895 00	10,051 93	Five-eighths.....	6,282 46
1912.	1,197,924 00	11,352 10	Seven-eighths.....	9,959 33
5 years .. 1908.	12,158,234 00	151,025 84	One-tenth	15,102 68
1909.	14,089,050 00	170,720 17	Three-tenths.....	51,215 05
1910.	14,758,518 00	177,047 82	One-half	88,523 91
1911.	16,116,283 00	194,628 47	Seven-tenths.....	136,239 93
1912.	16,935,330 00	203,657 00	Nine-tenths.....	183,291 30
Over 5 years.. ..	315,421 00	3,417 09	Pro rata	2,529 21
Total.....	444,279,203 00	4,505,759 21	.....	2,326,240 10

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire	Marine and inland
Gross risks written	\$900,068 00	\$20,150 00
Less \$179,902 risks canceled and \$48,427 reinsurance in companies authorized in District of Columbia	228,329 00	5,350 00
Net risks written	671,739 00	14,800 00
Gross premiums received	3,674 59	477 13
Less \$637 20 returned premiums and \$202 99 premiums for reinsurance in companies authorized in District of Columbia	840 19	72 12
Net premiums received	2,834 40	405 01
Net losses paid	1,052 86	
Net losses incurred	1,327 86	

GLOBE & RUTGERS FIRE INSURANCE CO., NEW YORK, N. Y.

[Located at No 111 William Street, New York, N. Y. Incorporated, 1899, commenced business, 1899
E C Jameson, president, W H Paulson, secretary]

CAPITAL

Capital stock paid in cash	\$400,000 00
Amount of ledger assets Dec 31 of previous year	\$6,501,890 93

INCOME

Gross premiums, fire	\$5,650,020 10
Deduct gross amount paid for reinsurance, fire, \$904,398 20, return premiums, fire, \$938,667 97	1,843,066 17
Total premiums (other than perpetuals)	3,806,953.93
Interest on mortgage loans	6,065 00
Interest on bonds and dividends on stocks	254,707 90
Interest on deposits in trust companies and banks	2,430 98
Interest from other sources	12 60
Rents, including company's occupancy of its own buildings	5,542 00
Total interest and rents	268,758 48
Mercantile National Bank (in liquidation)	19,912 50
Profit on sale or maturity of ledger assets (stocks)	8,345 20
Total income	4,103,970 11
Total	10,605,861 09

DISBURSEMENTS

Gross amount paid for losses, fire	\$2,456,909 32
Deduct amount received for Salvage, fire, \$13,506 76, reinsurance, fire, \$376 021 86, discount, fire, \$3,780 67	393,309 29
Net amount paid for losses	2,063,600 03
Expenses of adjustment and settlement of losses	35,705 87
Commissions or brokerage	659,935 49
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	120,432 00
Rents, including company's occupancy of its own buildings	9,742 50
Advertising, printing, and stationery	8,830 40
Postage, telegrams, telephone, and express	5,606 08
Legal expenses	4,666 12
Furniture and fixtures	1,945 67
Maps including corrections	3,052 81
Underwriters' boards and tariff associations	19,162 09
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	13,668 83
Inspections and surveys	9,372 66
Repairs and expenses on real estate	557 62
Taxes on real estate	1,939 96
State taxes on premiums	40,295 10
Insurance department licenses and fees	3,488 40
All other licenses, fees, and taxes	14,465 48
Premiums on bonds of agents and various States	1,299 14
Subscriptions to papers and mercantile agencies	1,555 79
Exchange on agents' drafts	2,097 31
Interest on borrowed money	22,886 14
Paid on account borrowed money	30,000 00
Miscellaneous	390 92

REPORT OF THE DEPARTMENT OF INSURANCE.

505

Interest and dividends to stockholders	\$160,000 00
Loss on sale or maturity of ledger assets (stocks)	21,007 85
Decrease in book value of ledger assets (stocks)	19,912 50
Total disbursements	<u>3,274,568 36</u>
Balance	<u>7,331,292 73</u>

LEDGER ASSETS

Book value of real estate	72,945 00
Mortgage loans on real estate	108,700 00
Book value of bonds and stocks	6,141,929 87
Cash in office	852 81
Deposits in trust companies and banks not on interest	55,085 81
Deposits in trust companies and banks on interest	60,111 12
Agents' balances, representing business written subsequent to Oct 1, 1912	862,994 00
Agents' balances, representing business written prior to Oct 1, 1912	28,874 02
Total ledger assets	<u>7,331,292 73</u>

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,643 70
Interest due and accrued on bonds	28,147 67
Total	<u>29,791 37</u>
Gross assets	<u>7,361,084 10</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	28,874 02
Book value of ledger assets over market value (bonds and stocks)	83,102 37
Total	<u>111,676 39</u>
Total admitted assets	<u>7,249,407 71</u>

LIABILITIES

Losses adjusted and unpaid, due and not due	\$93,631 00
Losses in process of adjustment, or in suspense	564,262 00
Losses resisted	39,153 00
Total claims for losses	<u>697,036 00</u>
Deduct reinsurance	<u>164,316 00</u>
Net amount of unpaid losses	532,720 00
Unearned premiums at 50 per cent on fire risks running one year or less	1,686 916 76
Unearned premiums pro rate on fire risks running more than one year	<u>1,038,053 86</u>
Total unearned premiums as computed above	2,704,970 82
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000 00
State, county, and municipal taxes due or accrued	25,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	49,992 21
Due and to become due for borrowed money	<u>335,000 00</u>
Total liabilities except capital stock	<u>3,649,682 83</u>
Cash capital	\$400,000 00
Surplus over all liabilities	<u>3,199,724 88</u>
Surplus to policyholders	3,599,724 88
Total liabilities	<u>7,249,407 71</u>

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$459,452,093 00	\$5,384,286 11
Written during the year	473,916,992 00	5,650,020 10
Excess of original premiums over amount received for reinsurance		404,853 09
Total	<u>933,369,085 00</u>	<u>11,439,159 30</u>
Expired and terminated	<u>408,650,266 00</u>	<u>5,343,263 67</u>
In force at end of the year	524,718,329 00	6,095,895 73
Deduct amount reinsured	47,629,688 00	603,535 23
Net amount in force	<u>477,089,141 00</u>	<u>5,492,360 50</u>

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less.... 1912	\$294,376,697 00	\$3,333,833 53	One-half	\$1,666,916 76
2 years. 1911	3,821,907 00	40,790 69	One-fourth . . .	10,197 66
1912	1,183,970 00	14,995 28	Three-fourths... .	11,246 46
3 years 1910	55,781,373 00	663,703 59	One-sixth	110,617 26
1911	46,835,105 00	554,626 11	One-half	277,313 05
1912	39,002,996 00	494,800 90	Five-sixths.... .	412,334 09
5 years 1908	2,187,510 00	34,710 19	One-tenth	3,471 02
1909	6,151,026 00	69,919 21	Three-tenths . . .	20,975 76
1910	10,682,752 00	104,319 46	One-half	52,159 73
1911	11,265,341 00	112,078 07	Seven-tenths . . .	78,454 65
1912	5,550,481 00	65,951 29	Nine-tenths. . . .	59,356 16
Over 5 years.	299,983 00	2,632 18	Pro rata	1,928 02
Total.....	477,089,141 00	5,492,360 50	.....	2,704,970 62

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.	\$650,585 00
Less risks canceled.	63,300 00
Net risks written.	587 285 00
Gross premiums received	4,197 04
Less returned premiums	208 42
Net premiums received....	3,988 62
Net losses paid.. . . .	1,309 17
Net losses incurred.....	1,309 17

GRANITE STATE FIRE INSURANCE CO , PORTSMOUTH, N H.

[Located at Nos 46 and 50 Congress Street, Portsmouth, N H Incorporated, 1885, commenced business, 1885 Calvin Page, president, Alfred F Howard, secretary]

CAPITAL

Capital stock paid in cash.	\$200,000 00
Amount of ledger assets Dec 31 of previous year	\$1,168,183 97

INCOME

Gross premiums, fire	\$348,023 27
Deduct gross amount paid for reinsurance, fire, \$187,704 93, return premiums, fire, \$92,165 76.	279,870 69
Total premiums (other than perpetuals)	568,152 58
Interest on mortgage loans.	505 00
Interest on bonds and dividends on stocks	31,228 45
Interest on deposits in trust companies and banks	626 37
Rents, including company's occupancy of its own buildings.	5,430 00
Total interest and rents.	37,789 82
Agents' balances previously charged off	7 20
Increase in book value of ledger assets (bonds)	965 00
Total income	606,914 60
Total.	1,775,098 57

DISBURSEMENTS

Gross amount paid for losses, fire	\$422,485 08
Deduct amount received for salvage, fire, \$3,372 98, reinsurance, fire, \$88,470 30, discount, fire, \$513 71.	92,356 99
Net amount paid for losses	330,128 09
Expenses of adjustment and settlement of losses.	8,612 26
Commissions or brokerage	118,389 09
Allowances to local agencies for miscellaneous agency expenses.	2,572 50
Salaries and expenses of special and general agents.	11,435 02
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.	23,628 37
Rents, including company's occupancy of its own buildings.	2,770 16
Advertising, printing, and stationery.	5,591 92
Postage, telegrams, telephone, and express.	3,382 09
Legal expenses.	624 09

Furniture and fixtures.....	\$266 66
Maps, including corrections.....	2,290 80
Underwriters' boards and tariff associations.....	6,585 10
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	3,577 70
Inspections and surveys.....	8,848 56
Repairs and expenses on real estate.....	664 79
Taxes on real estate.....	1,051 78
State taxes on premiums.....	9,457 65
Insurance department licenses and fees.....	3,578 78
All other licenses, fees, and taxes.....	3,376 29
Fuel \$616 21, hotel and livery, \$209 76, insurance and fidelity bonds, \$642 77	1,468 74
Janitor's supplies, \$101 50, laundry \$34 24, light, \$244 11.....	379 85
Periodicals, \$547 19, water and ice, \$72 93.....	620 12
Interest and dividends to stockholders	20,000 00
Agents' balances charged off	23 75
Loss on sale or maturity of ledger assets (bonds).....	759 00
Decrease in book value of ledger assets (bonds).....	112 50
Total disbursements.....	570,193 66
Balance	1,204,904 91

LEDGER ASSETS

Book value of real estate.....	46,954 28
Mortgage loans on real estate.....	10,100 00
Book value of bonds and stocks	988,982 10
Cash in office	2,936 96
Deposits in trust companies and banks on interest.....	58,014 55
Agents' balances, representing business written subsequent to Oct 1, 1912.....	97,801 88
Agents' balances, representing business written prior to Oct 1, 1912	115 14
Total ledger assets.....	1,204,904 91

NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$143 00
Interest due and accrued on bonds.....	10,705 34
Rents due and accrued on company's property.....	355 00
Total.....	11,203 34
Gross assets.....	1,216,108 25

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	115 14
Book value of ledger assets over market value	
Bonds, \$33,125, stocks, \$20,561 60	53,686 60
Real estate.....	1,954 28
Total	55,756 02
Total admitted assets.....	1,160,352 23

LIABILITIES

Losses adjusted and unpaid, due and not due.....	\$12,776 00
Losses in process of adjustment, or in suspense.....	49,989 04
Losses resisted	6,100 00
Total claims for losses.....	68,865 04
Deduct reinsurance	16,271 44
Net amount of unpaid losses.....	52,593 60
Unearned premiums at 50 per cent on fire risks running one year or less.....	182,411 81
Unearned premiums pro rata on fire risks running more than one year.....	377,133 03
Total unearned premiums as computed above	559,544 84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,340 38
State, county, and municipal taxes due or accrued.....	7,970 00
Reinsurance premiums	6,998 67
Total liabilities, except capital stock.....	628,447 49
Cash capital.....	200,000 00
Surplus over all liabilities	331,904 74
Surplus to policy holders	531,904 74
Total liabilities.....	1,160,352.23

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$103,217,347 00	\$1,288,023 92
Written during the year	66,480,872 00	848,023 27
Total	169,698,019 00	2,136,047 19
Expired and terminated	61,547,870 00	811,166 83
In force at end of the year	108,150,349 00	1,324,880 36
Deduct amount reinsured	18,620,452 00	243,492 41
Net amount in force.	89,529,897 00	1,081,387 95

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned.	Amount of premium unearned
1 year or less 1912	\$27,057,839 00	\$364,823 61	One-half	\$182,411 81
2 years 1911	472,127 00	4,303 86	One-fourth	1,075 97
. 1912	436,406 00	4,410 11	Three-fourths	3,307 59
3 years 1910	11,416,759 00	132,050 15	One-sixth	22,008 36
. 1911	12,875,060 00	150,946 54	One-half	75,473 27
. 1912	13,184,420 00	153,555 54	Five-sixths	127,962 95
4 years 1909	857,626 00	8,783 38	One-eighth	1,097 93
. 1910	709,539 00	7,677 59	Three-eighths	2,879 07
. 1911	1,024,401 00	10,690 85	Five-eighths	6,681 80
. 1912.	1,035,957 00	11,209 51	Seven eighths	9,808 40
5 years 1908.	3,356,885 00	37,171 65	One-tenth	3,717 17
. 1909.	3,525,913 00	41,387 41	Three-tenths	12,416 22
. 1910	3,902,361 00	43,892 52	One half	21,946 26
. 1911	4,642,901 00	53,345 59	Seven-tenths	37,341 92
. 1912	4,982,189 00	56,701 14	Nine-tenths	51,031 03
6 years 1908	5,000 00	48 62	. . . . .	16 21
9 years 1907	2,500 00	42 00	. . . . .	21 00
1913, full reserve	42,008 00	347 88	Pro rata	347 88
Total	89,529,897 00	1,081,387 95	. . . . .	559,544 84

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$352,626 00
Less \$119,127 risks canceled and \$36,451 reinsurance in companies authorized in District of Columbia	155,578 00
Net risks written.	197,048 00
Gross premium received	2,119 33
Less \$397 79 returned premiums, and \$266 57 premiums for reinsurance in companies authorized in District of Columbia	664 36
Net premiums received	1,454 97
Losses paid (deducting salvage).	3,788 66
Less losses on risks reinsured in companies authorized in District of Columbia	1,239 84
Net losses paid.	2,548 82
Losses incurred	3,788 66
Less losses on risks reinsured in companies authorized in District of Columbia	1,239 84
Net losses incurred	2,548 82

HANOVER FIRE INSURANCE CO, NEW YORK, N Y

[Located at Nos 34 and 36 Pine Street, New York, N Y Incorporated, 1852, commenced business, 1852
R Emory Warfield, president, Joseph McCord, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$4,570,085 75

INCOME

Gross premiums, fire.	\$3,857,378 24
Deduct gross amount paid for reinsurance, fire, \$617,310 42, return premiums, fire, \$487,206 31	1,084,516 73
Total premiums (other than perpetuals).	2,772,861 51

Interest on mortgage loans	\$175 00
Interest on bonds and dividends on stocks	139,292 04
Interest from other sources	1,278 89
Rents, including company's occupancy of its own buildings	72,663 62
Total interest and rents	\$213,409 55
Agents' balances previously charged off	209 76
Profit on sale or maturity of ledger assets (bonds)	3,875 00
Total income	2,990,355 82
Total	7,560,441 57

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,640,659 53
Deduct amount received for salvage, fire, \$10,095 10, reinsurance, fire, \$338,701 10, discount, fire, \$1,142 74	349,938 94
Net amount paid for losses	1,290,720 59
Expenses of adjustment and settlement of losses	103,375 37
Commissions or brokerage	685,716 61
Salaries and expenses of special and general agents	119,627 12
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	119,009 81
Rents, including company's occupancy of its own buildings	25,335 77
Advertising, printing, and stationery	30,181 18
Postage, telegrams, telephone, and express	23,170 02
Legal expenses	775 95
Furniture and fixtures	7,648 28
Maps, including corrections	11,008 07
Underwriters' boards and tariff associations	14,665 54
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	21,063 98
Inspections and surveys	34,606 23
Repairs and expenses on real estate	24,316 83
Taxes on real estate	16,476 20
State taxes on premiums	45,105 00
Insurance department licenses and fees	15,894 14
All other licenses, fees, and taxes	10,286 81
Auditing books	\$1,950 00
Commercial reports	2,953 00
Insurance on office furniture	800 23
Bond of cashiers	210 00
Office expenses and supplies	3,233 08
Interest and dividends to stockholders	9,146 31
Agents' balances charged off	160,000 00
Loss on sale or maturity of ledger assets (bonds and stocks)	677 14
	3,224 50
Total disbursements	2,771,031 45
Balance	4,789,410 12

LEDGER ASSETS

Book value of real estate	906,581 06
Mortgage loans on real estate	3,500 00
Book value of bonds and stocks	3,211,932 98
Cash in office	4,288 50
Deposits in trust companies and banks not on interest	18,503 73
Deposits in trust companies and banks on interest	214,478 07
Agents' balances, representing business written subsequent to Oct 1, 1912	428,174 77
Agents' balances, representing business written prior to Oct 1, 1912	1,951 01
Total ledger assets	4,789,410 12

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$14 58
Interest due and accrued on bonds	27,732 45
Rents due and accrued on company's property	587 50
Total	28,334 53
Market value of real estate over book value	222,891 94
Unpaid reinsurance on paid losses	8,888 39
Gross assets	5,049,524 98

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$1,951 01
Book value of ledger assets over market value (bonds and stocks)	61,914 98
Total	63,865 99
Total admitted assets	4,985,658 99

LIABILITIES

Losses adjusted and unpaid, due and not due.	\$74,551 55	
Losses in process of adjustment or in suspense	246,758 72	
Losses resisted	18,490 32	
Total claims for losses.	338,800 59	
Deduct reinsurance	78,878 18	
Net amount of unpaid losses		\$259,922 41
Unearned premiums at 50 per cent on fire risks running one year or less	774,711 42	
Unearned premiums pro rata on fire risks running more than one year	1,926,830 17	
Total unearned premiums as computed above		2,701,091 59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		9,251 43
State, county, and municipal taxes due or accrued		45,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers		6,880 77
Return premiums, \$6,351 98, reinsurance premiums, \$42,564 60		48,916 58
Rents paid in advance		3,004 13
Total liabilities, except capital stock		3,074,066 91
Cash capital	\$1,000,000 00	
Surplus over all liabilities	911,592 08	
Surplus to policyholders		1,911,592 08
Total liabilities.		4,985,658 99

RISKS AND PREMIUMS

	Fire risks	Gross premi- ums thereon
In force on Dec 31, 1911	\$497,285,122 83	\$5,108,278 24
Written or renewed during the year.	406,380,259 00	3,857,378 24
Excess of original premiums over amount received for reinsurance		440,004 76
Total	903,665,381 83	9,405,661 24
Deduct those expired and marked off as terminated	312,637,752 50	3,315,263 72
In force at the end of the year	591,027,629 33	6,090,397 52
Deduct amount reinsured	83,750,911 72	821,500 33
Net amount in force	507,276,717 61	5,268,897 19

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912	\$131,942,851 76	\$1,549,422 84	One-half	\$774,711 42
. 1912	50,012 00	470 35	All	470 35
2 years 1911	778,806 24	5,324 36	One-fourth	1,331 10
. 1912	492,895 00	4,025 67	Three-fourths	3,019 26
3 years 1910	82,216,079 88	755,185 17	One-sixth	125,864 19
. 1911	88,024,618 29	786,940 90	One-half	393,470 45
. 1912	96,473,030 00	868,278 26	Five-sixths	729,565 20
4 years 1912	36,615 00	319 81	All	319 81
. 1909	823,831 00	7,590 26	One-eighth	948 78
. 1910	412,002 00	3,765 11	Three-eighths	1,411 92
. 1911	228,995 00	1,871 51	Five-eighths	1,169 70
. 1912	258,664 00	2,329 77	Seven-eighths	2,038 56
5 years 1908	17,570,544 79	213,286 16	One-tenth	21,328 63
. 1909	20,904,148 16	256,183 24	Three-tenths	76,854 96
. 1910	20,888,346 60	257,800 53	One-half	128,900 26
. 1911	21,676,739 49	265,667 68	Seven-tenths	185,967 85
. 1912	23,547,029 50	283,678 85	Nine-tenths	255,810 97
. 1912	25,634 00	89 84	All	89 84
Over 5 years	926,075 00	6,666 90	Pro rata	4,318 84
Total.	507,276,717 61	5,268,897 19		2,701,091 59

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.	Fire	\$1,270,646 00
Less \$259,829 risks canceled, and \$32,500 reinsurance in companies authorized in District of Columbia.		292,829 00
Net risks written.		978,317 00

Gross premiums received..	\$6,548 01
Less \$1,075 19 returned premiums, and \$69 59 premiums for reinsurance in companies authorized in District of Columbia	1,144 78
Net premiums received.	5,403 23
Net losses paid.	1,477 58
Net losses incurred.	2,617 05

HARTFORD FIRE INSURANCE CO , HARTFORD, CONN

[Located at No 125 Trumbull Street, Hartford, Conn Incorporated, 1810, commenced business, 1810
Charles E Chase, president, Frederick Samson, secretary]

CAPITAL.

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$24,756,809 82

INCOME.

	Fire	Marine and inland	
Gross premiums	\$19,593,630 85	\$1,157,973 07	
Deduct gross amount paid for reinsurance—fire, \$2,271,856 31, marine and inland, \$196,130 40, return premiums—fire, \$2,628,206 22, marine and inland, \$212,270 47	4,900,062 53	408,400 87	
Total premiums (other than perpetuals)	14,693,568 32	749,572 20	15,443,140 52
Interest on mortgage loans		24,284 02	
Interest on collateral loans		384 74	
Interest on bonds and dividends on stocks		927,896 46	
Interest on deposits in trust companies and banks		17,008 50	
Interest from other sources		144 00	
Interest on deferred rental		5 05	
Interest on deposits with inspection bureau and on county warrants		27 36	
Rents, including company's occupancy of its own buildings.		52,254 58	
Total interest and rents			1,022,004 71
Sale of fractional share Bank of Montreal stock			56 85
Rent on property previously sold			285 00
Premium on exchange of bonds			837 50
Borrowed money			100,000 00
Conscience money			277 99
Taxes recovered on property previously sold			62 38
Final dividends in Liquidation Farmers & Mechanics National Bank			366 00
Increase in liabilities during the year on account of reinsurance treaties			25,599 01
Agents' balances previously charged off			590 79
Profit on sale or maturity of ledger assets (bonds and stocks)			46,818 60
Total income			16,640,039 35
Total			41,396,849 17

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$9,476,548 19	\$354,880 23	
Deduct amount received for salvage—fire, \$88,914 61, marine and inland, \$14,492 56, reinsurance—fire, \$1,195,501 58, marine and inland, \$20,994 01	1,284,416 19	35,486 57	
Net amount paid for losses	8,192,132 00	319,393 66	8,511,525 66
Expenses of adjustment and settlement of losses			169,247 96
Commissions or brokerage			2,866,603 86
Salaries and expenses of special and general agents			760,835 46
Salaries, fees and other charges of officers, directors, trustees, agents and home office employees			649,532 30
Rents, including company's occupancy of its own buildings			120,092 71
Advertising, printing, and stationery			187,232 89
Postage, telegrams, telephone and express			112,682 97
Legal expenses			13,224 88
Furniture and fixtures			18,735 40
Maps, including corrections			34,636 51
Underwriters' boards and tariff associations			217,673 48
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses			79,433 96
Inspections and surveys			69,216 30
Repairs and expenses on real estate			20,522 01
Taxes on real estate			10,855 07
State taxes on premiums			261,995 74
Insurance department licenses and fees			51,278 35
All other licenses, fees, and taxes			194,496 98
Borrowed money repaid			100,000 00
Interest on borrowed money			572 21
Interest on reserve held for reinsurance companies			20,017 16
Commercial rating			10,067 19
Water, ice, and toilet articles			4,179 66
Insurance on company's property and interest			2,845 28
Newspapers and periodicals			2,214 65

Interest and dividends to stockholders.....	\$700,000 00
Agents' balances charged off	4,417 99
Loss on sale or maturity of ledger assets (real estate, \$665 02, bonds, \$6,569 28).....	7,234 30
Decrease in book value of ledger assets (real estate, \$6,073 85, bonds, \$837.50, stocks, \$56 85)	6,968 20

Total disbursements 15,208,329 13

Balance 26,188,520 04

LEDGER ASSETS

Book value of real estate	754,887 61
Mortgage loans on real estate	618,666 67
Loans secured by pledge of bonds, stocks, or other collaterals.....	6,000 00
Book value of bonds and stocks	21,077,893 03
Cash in office	5,579 36
Deposits in trust companies and banks not on interest.....	111,409 28
Deposits in trust companies and banks on interest	1,252,527 12
Agents' balances, representing business written subsequent to Oct 1, 1912	2,299,010 96
Agents' balances, representing business written prior to Oct 1, 1912	62,556 01
Total ledger assets	26,188,520 04

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$4,678 80
Interest due and accrued on bonds	262,533 23
Interest due and accrued on collateral loans	187 21
Rents due and accrued on company's property	1,320 99
Total	268,690 23
Market value of bonds and stocks over book value	99,951 56
Gross assets	26,557,161 83

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	62,556 01
Book value of ledger assets over market value, viz real estate	2,287 61
Total	64,843 62
Total admitted assets	26,492,318 21

LIABILITIES

Losses adjusted and unpaid, not yet due	\$500,545 74
Losses in process of adjustment, or in suspense	871,311 76
Losses resisted	101,933 77
Total claims for losses	1,473,791 27
Deduct reinsurance	199,420 63
Net amount of unpaid losses	1,274,370 64
Unearned premiums at 50 per cent on fire risks running one year or less	4,634,501 73
Unearned premiums pro rata on fire risks running more than one year	8,904,612 79
Unearned premiums at 50 per cent on inland navigation risks.....	332,671 88
Total unearned premiums as computed above	13,871,786 40
State, county and municipal taxes due or accrued	200,000 00
Due reinsuring companies under treaty	382,468 95
Special reserve	250,000 00
Total liabilities, except capital stock	15,978,626 99
Cash capital	2,000,000 00
Surplus over all liabilities	8,513,692 22
Surplus to policy holders	10,513,692 22
Total liabilities	26,492,318 21

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911.	\$2,485,152,598 00	\$27,505,550 38	\$24,672,096 00	\$638,326 95
Written during the year.....	1,774,917,946 00	19,593,630 85	53,353,704 00	1,157,973 07
Excess of original premiums over amount received for reinsurance.....	..	12,938 53		
Total	4,260,070,544 00	47,112,119 76	78,025,800 00	1,796,300 02
Expired and terminated.....	1,654,362,510 00	18,701,806 72	46,347,196 00	977,788 17
In force at end of the year	2,605,708,034 00	28,410,314 04	31,678,605 00	818,511 85
Deduct amount reinsured	266,127,790 00	2,266,417 89	5,068,888 00	153,168 10
Net amount in force	2,339,580,244 00	26,143,896 15	26,609,717 00	665,343 75

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less 1912	\$738,026,599 00	\$9,269,003 46	One-half . .	\$4,634,501 73
2 years 1911	8,824,332 00	93,050 41	One-fourth .	23,262 60
1912	8,022,832 00	76,714 31	Three-fourths..	57,535 74
3 years 1910	354,207,285 00	3,585,458 89	One-sixth .	597,576 48
1911	367,030,480 00	3,722,308 59	One-half . .	1,861,154 30
1912	441,602,070 00	4,340,525 09	Five-sixths .	3,617,104 25
4 years 1909	3,013,850 00	31,121 73	One-eighth .	3,890 22
1910	2,746,569 00	30,321 12	Three-eighths.	11,370 42
1911	2,955,949 00	31,392 43	Five-eighths .	19,620 27
1912	3,296,730 00	37,119 95	Seven-eighths.	32,479 96
5 years 1908	64,001,889 00	768,385 06	One-tenth .	76,838 50
1909	72,112,684 00	859,663 23	Three-tenths .	257,898 97
1910	85,942,939 00	1,039,483 10	One-half . .	519,741 55
1911	84,247,719 00	1,036,371 87	Seven-tenths .	725,460 81
1912	103,548,317 00	1,222,976 91	Nine-tenths .	1,100,679 22
Total	2,339,580,244 00	26,143,896 15	.. . . .	13,539,114 52

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire	Marine and inland
Gross risks written.	\$2,750,199 00	\$67,850 00
Less \$424,125 risks canceled	408,550 00	23,573 00
Net risks written.	2,341,649 00	44,275 00
Gross premiums received.	14,257 92	1,818 62
Less \$1,607 66 returned premiums	1,141 55	466 11
Net premiums received	13,116 37	1,352 51
Net losses paid.	9,878 37	284 43
Net losses incurred	9,925 50	89 43

HOME INSURANCE CO, NEW YORK, N Y.

[Located at No 56 Cedar Street, New York, N Y Incorporated, 1853, commenced business, 1853 EL
bridge G Snow, president, Charles L Tyner, secretary]

CAPITAL

Capital stock paid in cash	\$3,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$32,070,752 78

INCOME

	Fire	Marine and inland	
Gross premiums	\$18,527,889.71	\$1,154,882 14	
Deduct gross amount paid for reinsurance—fire, \$3,515,231 81, marine and inland, \$333,494 71, return premiums—fire, \$2,601,187 39, marine and inland, \$208,686 63.	6,116,419 20	542,181 34	
Total premiums (other than perpetuals)	12,411,470 51	612,700 80	13,024,171 31
Interest on mortgage loans		1,885 30	
Interest on bonds and dividends on stocks		1,284,861 57	
Interest from other sources		31,952 68	
Total interest			1,318,699 55
Dividends, unlisted securities		283 34	
Conscience money.		391 72	
Agents' balances previously charged off			675 06
Profit on sale or maturity of ledger assets (bonds and stocks)			37 50
Total income			14,455,151 61
Total			46,525,904 39

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses	\$8,998,533 88	\$544,018 12
Deduct amount received for salvage—fire, \$56,483 45, marine and inland, \$29,229 77, reinsurance—fire, \$2,353,226 86, marine and inland, \$223,565 18	2,409,710 31	252,794 95
Net amount paid for losses	6,588,823 57	291,223 17
Expenses of adjustment and settlement of losses ..		155,138 35
Commissions or brokerage		2,518,280 61
Allowances to local agencies for miscellaneous agency expenses ..		2,890 48
Salaries and expenses of special and general agents ..		425,518 67
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees ..		496,327 04
Rents, including company's occupancy of its own buildings ..		130,489 58
Advertising, printing, and stationery ..		237,160 59
Postage, telegrams, telephone, and express ..		101,770 93
Legal expenses ..		1,850 11
Furniture and fixtures ..		11,183 06
Maps, including corrections ..		20,253 49
Underwriters' boards and tariff associations ..		108,290 00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses ..		45,913 94
Inspections and surveys ..		103,705 27
State taxes on premiums ..		292,797 56
Insurance department licenses and fees ..		45,681 51
All other licenses, fees, and taxes ..		20 973 82
Traveling expense (other than item No 7) ..		\$6,531 75
Exchange ..		15,800 46
Lunch for officers and home-office employees ..		39,157 96
Donations ..		600 00
Interest and dividends to stockholders ..		62,090 17
Agents' balances charged off ..		1,050,000 00
Loss on sale or maturity of ledger assets (bonds and stocks) ..		1,258 98
Decrease in book value of ledger assets (bonds and stocks) ..		26,160 00
		11,595 00
Total disbursements ..		12,752,376 50
Balance ..		33,773,527 89

LEDGER ASSETS

Mortgage loans on real estate ..	21,300 00
Book value of bonds and stocks ..	29,469,965 93
Deposits in trust companies and banks not on interest ..	43,790 62
Deposits in trust companies and banks on interest ..	1,715,704 09
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	2,327,747 89
Agents' balances, representing business written prior to Oct 1, 1912 ..	109,411 29
Bills receivable taken for fire risks ..	85,608 07
Total ledger assets ..	33,773,527 89

NONLEDGER ASSETS

Interest due and accrued on bonds ..	226,566 00
Gross assets ..	34,000,093 89

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1, 1912 ..	\$109,411 29
Bills receivable, past due, taken for marine, inland, and fire risks ..	85,608 07
Book value of ledger assets over market value (stocks and bonds) ..	398,639 93
Total ..	593,659 29
Total admitted assets ..	33,406,434 60

LIABILITIES

Losses adjusted and unpaid, due and not due ..	\$279,685 71
Losses in process of adjustment, or in suspense ..	1,533,498 15
Losses resisted ..	119,500 67
Total claims for losses ..	1,932,682 53
Deduct reinsurance ..	668,685 20
Net amount of unpaid losses ..	1,263,997 33
Unearned premiums at 50 per cent on fire risks running one year or less ..	3,920,414 00
Unearned premiums pro rata on fire risks running more than one year ..	8,026 747 00
Unearned premiums at 50 per cent on inland navigation risks ..	318,276 00
Unearned premiums on marine risks ..	75,983 00
Total unearned premiums as computed above ..	12,341,420 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..	100,000 00
State, county, and municipal taxes due or accrued ..	200,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers ..	91,201 86
Reinsurance premiums ..	258 060 13
Reserve as a conflagration surplus ..	1,800,000 00
Total liabilities, except capital stock ..	16,054,679 32

Cash capital.	\$3,000,000 00
Surplus over all liabilities	14,351,755 28
Surplus to policyholders.	\$17,351,755 28
Total liabilities	33,406,434 60

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911 . . .	\$2,531,045,376 00	\$25,101,353 00	\$34,341,626 00	\$904,963 00
Written during the year .	2,027,945,515 00	18,527,889 71	312,302,908 00	1,154,882 14
Excess of original premiums over amount received for reinsurance		3,185 00		
Total	4,558,990,891 00	43,632,427 71	346,644,534 00	2,059,845 14
Expired and terminated.	1,857,217,499 00	17,137,292 71	314,777,727 00	1,189,792 14
In force at end of the year ..	2,701,773,392 00	26,495,135 00	31,866,807 00	870,053 00
Deduct amount reinsured.	389,897,395 00	3,530,696 00	6,077,411 00	157,518 00
Net amount in force	2,311,875,997 00	22,964,439 00	25,789,396 00	712,535 00

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912	\$810,552,710 00	\$7,840,828 00	One-half	\$3,920,414 00
2 years. 1911	6,606,380 00	44,602 00	One-fourth	11,151 00
1912	4,280,126 00	30,512 00	Three-fourths	22,884 00
3 years. 1910	321,764,230 00	3,110,975 00	One-sixth	518,496 00
1911	347,370,475 00	3,282,384 00	One-half	1,641,192 00
1912	406,209,120 00	3,796,536 00	Five-sixths	3,163,780 00
4 years. 1909	4,282,858 00	34,066 00	One-eighth	4,258 00
1910	3,050,230 00	22,254 00	Three-eighths	8,345 00
1911	2,781,022 00	23,135 00	Five-eighths	14,459 00
1912	1,849,014 00	18,445 00	Seven-eighths	16,139 00
5 years. 1908	59,416,662 00	710,172 00	One-tenth	71,017 00
1909	68,973,531 00	823,903 00	Three-tenths	247,171 00
1910	78,209,070 00	926,607 00	One-half	463,304 00
1911	90,191,839 00	1,078,186 00	Seven-tenths	754,730 00
1912	102,862,069 00	1,195,968 00	Nine-tenths	1,076,371 00
Over 5 years	3,476,661 00	25,860 00	Pro rata ..	13,450 00
Total	2,311,875,997 00	22,964,439 00	....	11,947,161 00

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$8,587,281 00	\$94,040 00
Less \$888,816 risks canceled	875,101 00	13,715 00
Net risks written	7,712,180 00	80,325 00
Gross premiums received.	56,325 48	2,219 54
Less \$5,989 45 returned premiums	5,637 90	351 55
Net premiums received	50,687 58	1,867 99
Net losses paid	23,887 67	-
Net losses incurred	26,416 53	-

HUMBOLDT FIRE INSURANCE CO, PITTSBURGH, PA.

[Located at No 1310 Beaver Avenue, Pittsburgh, Pa Incorporated, 1871, commenced business, 1871.
A. H. Trimble, president, Edward Heer, secretary.]

CAPITAL

Capital stock paid in cash.....	\$300,000 00	
Amount of ledger assets, Dec 31, of previous year		<u>\$1,339,986 51</u>

INCOME

Gross premiums, fire	\$1,028,169 10	
Deduct gross amount paid for reinsurance, fire, \$138,135 04, return premiums, fire, \$159,105 59	297,240 63	
Total premiums (other than perpetuals)		730,928 47
Interest on mortgage loans	53,061 90	
Interest on collateral loans	1,859 67	
Interest on bonds and dividends on stocks	5,235 61	
Interest on deposits in trust companies and banks ..	1,909 74	
Interest on judgment notes	245 29	
Rents, including company's occupancy of its own buildings	7,610 70	
Total interest and rents		69,922 91
Increase in liabilities during the year on account of reinsurance treaties		271 10
Total income.....		<u>801,122 48</u>
Total.....		<u>2,141,108 99</u>

DISBURSEMENTS

Gross amount paid for losses, fire....	\$425,107 10	
Deduct amount received for salvage, fire, \$1,789 45, reinsurance, fire, \$54,178 79	55,963 24	
Net amount paid for losses		369,138 86
Expenses of adjustment and settlement of losses		7,603 01
Commissions or brokerage.....		202,745 31
Salaries and expenses of special and general agents		19,307 03
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees		34,562 66
Rents, including company's occupancy of its own buildings ..		3,188 48
Advertising, printing, and stationery		8,627 74
Postage, telegrams, telephone, and express		7,596 01
Legal expenses		1,395 21
Furniture and fixtures		1,673 56
Maps, including corrections		3,933 65
Underwriters' boards and tariff associations.....		8,416 65
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		1,911 93
Inspections and surveys		2,541 04
Repairs and expenses on real estate.....		4,804 66
Taxes on real estate.....		1,500 78
State taxes on premiums		11,162 89
Insurance department licenses and fees		3,558 75
All other licenses, fees and taxes		1,800 00
Fire record, Bradstreets and Dun reports		1,408 54
Water and ice, gas and electric current		997 60
Interest and dividends to stockholders.....		48,000 00
Agents' balances charged off		1,317 15
Loss on sale or maturity of ledger assets (real estate) ..		326 16
Total disbursements.....		<u>747,517 67</u>
Balance.....		<u>1,393,591 32</u>

LEDGER ASSETS

Book value of real estate.....	100,589 16	
Mortgage loans on real estate	876,888 79	
Loans secured by pledge of bonds, stocks, or other collaterals	32,000 00	
Book value of bonds and stocks	116,328 69	
Cash in office	102 74	
Deposits in trust companies and banks on interest	131,701 60	
Agents' balances, representing business written subsequent to Oct 1, 1912	131,011 92	
Agents' balances, representing business written prior to Oct 1, 1912	4,119 90	
Bills receivable taken for fire risks	608 52	
Philadelphia Fire Underwriters' Association.....	240 00	
Total ledger assets.....		<u>1,393,591 32</u>

NONLEDGER ASSETS

Interest due and accrued on mortgages....	\$17,160 94	
Interest due and accrued on bonds	629 15	
Interest due and accrued on collateral loans.....	84 95	
Interest due and accrued on other assets.....	375 49	
Rents due and accrued on company's property	288 50	
Total.....		18,539 03
Market value of bonds and stocks over book value		3,025 06
Gross assets.....		<u>1,415,155 41</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.	\$4,119 90
Total admitted assets.....	<u>1,411,035 51</u>

LIABILITIES

Losses adjusted and unpaid, due and not due.	\$5,709 90	
Losses in process of adjustment, or in suspense ..	62,229 54	
Losses resisted	4,252 44	
Total claims for losses.....	72,191 88	
Deduct reinsurance.	5,363 48	
Net amount of unpaid losses		66,828 40
Unearned premiums at 50 per cent on fire risks running one year or less	192,009 13	
Unearned premiums, pro rata on fire risks running more than one year	568,363 72	
Total unearned premiums as computed above		760,372 85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		550 00
State, county, and municipal taxes due or accrued		4,800 00
Commissions, brokerage, and other charges due or to become due to agents and brokers ..		1,500 00
Total liabilities, except capital stock		834,051 25
Cash capital.	\$300,000 00	
Surplus over all liabilities.....	276,984 26	
Surplus to policyholders.....		576,984 26
Total liabilities.....		<u>1,411,035 51</u>

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$146,496,868 00	\$1,448,135 25
Written during the year	102,717,729 00	1,028,169 10
Total	249,214,597 00	2,476,304 35
Expired and terminated	86,490,891 00	858,073 93
In force at end of the year	162,723,706 00	1,618,230 42
Deduct amount reinsured	19,187,787 00	198,781 98
Net amount in force	143,535,919 00	1,419,448 44

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$33,836,370 00	\$384,018 26	One-half.	\$192,009 13
2 years	1911 3,232,109 00	29,281 87	One-fourth ..	7,310 47
	1912 172,762 00	673 82	Three-fourths ..	505 36
3 years	1910 23,348,002 00	210,799 22	One-sixth ..	35,133 20
	1911 28,953,810 00	250,023 46	One-half.	125,011 73
	1912 30,612,841 00	265,962 04	Five-sixths ..	221,635 53
4 years	1909 225,211 00	1,860 89	One-eighth ..	232 61
	1910 174,832 00	2,057 42	Three-eighths ..	771 53
	1911 793,793 00	10,388 72	Five-eighths ..	6,492 95
	1912 48,685 00	496 07	Seven-eighths ..	434 07
5 years	1908 1,597,964 00	20,219 35	One-tenth ..	2,021 94
	1909 2,865,015 00	32,808 52	Three-tenths...	9,842 55
	1910 3,654,925 00	43,952 11	One-half	21,976 06
	1911 5,656,039 00	68,260 49	Seven-tenths ..	47,782 34
	1912 7,467,513 00	92,337 09	Nine-tenths ..	83,103 38
Over 5 years	896,048 00	6,308 51	Pro rata.....	6,100 00
Total	143,535,919 00	1,419,448 44	.. . . . . .	760,372 85

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.....	Fire \$500,579 00
Less \$127,300 risks canceled, and \$17,162 reinsurance in companies authorized in District of Columbia	144,462 00
Net risks written.....	<u>356,117 00</u>

Gross premiums received	\$3,239 40
Less \$712 87 returned premiums, and \$111 36 premiums for reinsurance in companies authorized in District of Columbia.	824 23
Net premiums received	2,415 17
Net losses paid.	703 13
Net losses incurred	622 44

INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA

[Located at No 232 Walnut Street, Philadelphia, Pa. Incorporated, 1794, commenced business, 1792
Eugene L. Ellison, president, T. Howard Wright, secretary.]

CAPITAL

Capital stock paid in cash	\$4,000,000 00
Amount of ledger assets Dec 31 of previous year	\$16,820,126 98

INCOME

	Fire.	Marine and inland	
Gross premiums	\$8,542,684 81	\$4,626,389 01	
Deduct gross amount paid for reinsurance (fire), \$1,141,038 60, marine and inland, \$1,163,111 67, return premiums (fire), \$1,136,726 77, marine and inland, \$426,746 65	2,277,765 37	1,589,858 32	
Total premiums (other than perpetuals)	6,264,919 44	3,036,530 69	9,301,450 13
Deposit premiums on perpetual risks			12,911 81
Interest on mortgage loans		13,648 17	
Interest on bonds and dividends on stocks		599,688 89	
Interest from other sources		21,590 63	
Rents, including company's occupancy of its own buildings		19,190 41	
Total interest and rents			654,118 10
Perpetual permits, transfer fees, and earned deposits			3,028 73
Agents' balances previously charged off			656 54
Profit on sale or maturity of ledger assets (bonds and stocks)			19,141 87
Total income			9,991,307 18
Total			26,711,434 16

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$4,225,016 91	\$2,560,992 70	
Deduct amount received for salvage (fire), \$24,796 55, marine and inland, \$265,173 09, reinsurance (fire), \$596,281 42, marine and inland, \$592,144 77	621,077 97	1,157,320 86	
Net amount paid for losses	3,603,938 97	1,403,671 84	5,007,610 81
Expenses of adjustment and settlement of losses			98,110 22
Commissions or brokerage			1,836,094 33
Allowances to local agencies for miscellaneous agency expenses			214,287 70
Salaries and expenses of special and general agents			482,248 49
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			185,808 2
Rents, including company's occupancy of its own buildings			58,518 32
Advertising, printing, and stationery			96,711 22
Postage, telegrams, telephone, and express			54,629 30
Legal expenses			12,688 34
Furniture and fixtures			12,162 04
Maps, including corrections			18,835 40
Underwriters' boards and tariff associations			67,594 57
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			39,920 63
Inspections and surveys			44,660 96
Repairs and expenses on real estate			5,098 51
Taxes on real estate			4,643 22
State taxes on premiums			174,674 50
Insurance department licenses and fees			36,683 07
All other licenses, fees, and taxes			61,580 29
Janitor and engine-room expenses			966 25
Heat and light			1,506 17
Employees' lunches			7,617 19
Registration of stock			100 00
Subscriptions			3,339 63
Expenses on mortgage loans			125 50
Interest and dividends to stockholders			25,594 66
Scrap or certificates of profits redeemed in cash			480,000 00
Agents' balances charged off			2,253 81
Loss on sale or maturity of ledger assets (real estate)			3,362 08
Decrease in book value of ledger assets (real estate)			939 43
Total disbursements			9,033,409 88
Balance			17,778,024 28

LEDGER ASSETS

Book value of real estate	\$273,975 00
Mortgage loans on real estate	21,935 00
Book value of bonds and stocks	14,234,757 68
Cash in office	187 61
Deposits in trust companies and banks not on interest	25,000 00
Deposits in trust companies and banks on interest	1,270,004 84
Agents' balances, representing business written subsequent to Oct 1, 1912	1,617,253 35
Agents' balances, representing business written prior to Oct 1, 1912	18,054 40
Bills receivable, taken for marine and inland risks	16,224 99
Bills receivable taken for fire risks	10,731 41
Total ledger assets	17,773,024 28

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$2,646 33
Interest due and accrued on bonds	95,815 99
Total	98,462 37
Reinsurance on losses paid	28,930 52
Salvage claims	52,400 00
Gross assets	17,957,817 17

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	18,054 40
Bills receivable, past due, taken for marine, inland, and fire risks	144 00
Overdue and accrued interest on bonds in default	963 00
Book value of ledger assets over market value (bonds and stocks)	88,265 60
Total	107,427 00
Total admitted assets	17,850,390 17

LIABILITIES

Losses adjusted and unpaid, due and not due	\$112,424 61
Losses in process of adjustment or in suspense	1,264,218 01
Losses resisted	33,229 38
Total claims for losses	1,409,872 00
Deduct reinsurance	68,272 00
Net amount of unpaid losses	1,341,600 00
Unearned premiums at 50 per cent on fire risks running one year or less	1,940,771 41
Unearned premiums pro rata on fire risks running more than one year	4,162,132 64
Unearned premiums at 50 per cent on inland navigation risks	363,060 22
Unearned premiums (50 to 100 per cent) on marine risks	388,344 84
Total unearned premiums as computed above	6,854,309 11
Amount reclaimable by the insured on perpetual fire insurance policies	728,939 48
State, county, and municipal taxes due or accrued	90,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	80,000 00
Reinsurance premiums	18,888 03
Contingent fund	736,673 55
Total liabilities, except capital stock	9,850,390 17
Cash capital	\$4,000,000 00
Surplus over all liabilities	4,000,000 00
Surplus to policyholders	8,000,000 00
Total liabilities ...	17,850,390 17

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$1,088,629,145 00	\$12,556,166 51	\$80,580,363 00	\$1,709,546 17
Written during the year	739,372,379 00	8,542,684 81	841,054,421 00	4,626,389 01
Total ...	1,828,001,524 00	21,098,851 36	921,634,784 00	6,335,935 18
Expired and terminated	667,189,316 00	7,956,981 02	816,285,020 00	4,829,324 42
In force at end of the year	1,160,812,208 00	13,141,870 34	105,349,764 00	1,506,610 76
Deduct amount reinsured	128,314,284 00	1,362,653 94	4,777,179 00	126,178 60
Net amount in force	1,032,497,924 00	11,779,216 40	100,572,585 00	1,380,432 16

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$296,778,278 00	\$3,881,542 82	One-half...	\$1,940,771 41
2 years 1911	1,974,512 00	20,529 34	One-fourth ..	5,132 34
. 1912	5,015,818 00	43,116 31	Three-fourths...	32,337 25
3 years 1910	147,391,943 00	1,502,562 40	One-sixth . . .	250,427 07
. 1911	169,623,659 00	1,795,434 63	One-half . . .	852,742 32
. 1912	171,579,722 00	1,714,467 26	Five-sixths . .	1,428,722 72
4 years 1909	880,419 00	10,896 64	One eighth . .	1,362 03
. 1910	962,896 00	11,655 62	Three-eighths .	4,370 86
. 1911	1,012,198 00	11,109 04	Five-eighths . .	6,943 15
. 1912	2,244,213 00	21,704 58	Seven-eighths .	18,991 48
5 years 1908	36,951,097 00	447,682 94	One-tenth . . .	44,765 30
. 1909	39,395,363 00	478,212 43	Three-tenths .	143,463 73
. 1910	45,115,938 00	556,920 91	One-half . . .	278,460 46
. 1911	54,796,006 00	669,116 90	Seven-tenths .	468,381 81
. 1912	56,953,316 00	683,884 60	Nine-tenths . .	615,496 14
Over 5 years.....	1,817,546 00	20,329 98	Pro rata.	10,532 93
Total	1,032,497,924 00	11,779,216 40		6,102,904 05
Perpetual risks	31,036,923 00	804,290 83	90 and 95 per cent	723,939 48
Grand total.	1,063,534,847 00	12,583,507 23		6,831,843 53

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$6,940,573 00	\$1,429,795 00
Less \$1,620,802 risks canceled and \$407,477 reinsurance in companies authorized in District of Columbia.....	1,761,114 00	267,165 00
Net risks written.....	5,179,459 00	1,162,630 00
Gross premiums received	40,347 34	19,009 71
Less \$12,285 57 returned premiums and \$2,833 24 premiums for reinsurance in companies authorized in District of Columbia	9,388 95	5,779 86
Net premiums received.. . . .	30,958 39	13,229 85
Losses paid (deducting salvage)	16,515 08	7,013 56
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,886 43	....
Net losses paid.....	14,628 65	7,013 56
Losses incurred.....	14,669 49	6,983 56
Less losses on risks reinsured in companies authorized in District of Columbia.. . . .	1,886 94	....
Net losses incurred	12,782 55	6,983 56

INSURANCE CO OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PA.

[Located at No 308-310 Walnut Street, Philadelphia, Pa. Incorporated, 1794, commenced business, 1911
 Clarence E. Porter, president, Edward L. Goff, secretary.]

CAPITAL

Capital stock paid in cash	\$300,000 00
Amount of ledger assets Dec 31 of previous year	\$3,732,733 41

INCOME

	Fire	Marine and inland	
Gross premiums	\$4,104,995 28	\$51,840 52	
Deduct gross amount paid for Reinsurance—fire, \$1,052,875 11, marine and inland, \$1,423 82, return premiums—fire, \$875,301 91, marine and inland, \$9,019 85	1,928,177 02	10,443 67	
Total premiums (other than perpetuals).....	2,176,818 26	41,396 85	2,218,215 11
Deposit premiums on perpetual risks			9,500 18
Interest on mortgage loans		2,997 71	
Interest on bonds and dividends on stocks		130,442 49	
Interest from other sources		870 75	
Rents, including company's occupancy of its own buildings.		15,308 90	
Total interest and rents			149,619 85

Union Insurance Co unclaimed dividends.	\$931 13
Profit on sale or maturity of ledger assets (bonds)	1,591 64
Total income	<u>2,379 857 91</u>
Total.	<u>6,112,591 32</u>

DISBURSEMENTS

	Fire	Marine and inland (automobile)
Gross amount paid for losses	\$1,907,150 50	\$1,779 58
Deduct amount received for Salvage—fire, \$5,117 68, marine and inland, \$25 00, reinsurance—fire, \$529,941 16, marine and inland \$214 37, discount—fire, \$2,520 60	537,579 44	239 37
Net amount paid for losses	1,369,571 06	1,540 21
Expenses of adjustment and settlement of losses.		28,060 08
Commissions or brokerage		461,159 55
Allowances to local agencies for miscellaneous agency expenses		7,402 51
Salaries and expenses of special and general agents		87,801 89
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		106,687 46
Rents, including company's occupancy of its own buildings		5,390 00
Advertising, printing, and stationery		22,810 84
Postage, telegrams, telephone, and express		7,899 22
Legal expenses		9,728 36
Furniture and fixtures		446 15
Maps, including corrections		8,383 67
Underwriters' boards and tariff associations		14,446 53
Fire department, fire-patrol and salvage corps assessments, fees, taxes, and expenses		10,975 32
Inspections and surveys		15,568 78
Repairs and expenses on real estate		9,710 61
Taxes on real estate		3,237 72
State taxes on premiums		60,092 18
Insurance department licenses and fees		16,039 99
All other licenses, fees, and taxes		916 62
Traveling expenses		3,581 43
Safe deposit box		300 00
Fidelity bond		298 13
Listing stock		108 50
Miscellaneous office expenses		355 97
Confiration indemnity		1,375 00
Commission sale of mortgages		87 50
Deposit premiums returned		23,720 25
Interest and dividends to stockholders		63,794 20
Agents' balances charged off		3,785 53
Loss on sale or maturity of ledger assets (real estate, \$327, bonds, \$4,377 30, stock, \$146 88)		4,851 18
Total disbursements		<u>2,356,726 44</u>
Balance		<u>3,755,864 88</u>

LEDGER ASSETS

Book value of real estate	252,497 85
Mortgage loans on real estate	60,800 00
Book value of bonds and stocks	2,863,867 42
Cash in office	8,404 55
Deposits in trust companies and banks on interest	132,137 72
Agents' balances, representing business written subsequent to Oct 1, 1912	435,246 67
Agents' balances, representing business written prior to Oct 1, 1912	2,910 67
Total ledger assets	<u>3,755,864 88</u>

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$597 49
Interest due and accrued on bonds	24,720 20
Rents due and accrued on company's property	243 50
Total	<u>25,561 19</u>
Due for reinsurance on losses paid	1,479 84
Gross assets	<u>3,782,905 91</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	2,910 67
Book value of ledger assets over market value, viz	
Real estate	34,200 00
Stocks and bonds	42,005 67
Total	<u>79,716 34</u>
Total admitted assets	<u>3,703,189 57</u>

LIABILITIES

Losses adjusted and unpaid, due and not due	\$63,004 25	
Losses in process of adjustment or in suspense	283,101 62	
Losses resisted	40,532 18	
Total claims for losses	386,638 05	
Deduct reinsurance	118,056 39	
Net amount of unpaid losses		\$268,581 66
Unearned premiums at 50 per cent on fire risks running one year or less	894,226 31	
Unearned premiums pro rata on fire risks running more than one year	951,043 70	
Unearned premiums at 50 per cent on inland navigation risks	20,190 29	
Total unearned premiums as computed above		1,775,460 30
Amount reclaimable by the insured on perpetual fire insurance policies		416,784 94
Dividends declared and unpaid, to stockholders		1,136 93
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,733 54
State, county, and municipal taxes due or accrued		35,000 00
Total liabilities, except capital stock		2,499,697 37
Cash capital	800,000 00	
Surplus over all liabilities	403,492 20	
Surplus to policyholders		1,203,492 20
Total liabilities		3,703,189 57

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks (automobile)	Gross premiums thereon
In force Dec 31, 1911	\$329,025,514 39	\$3,992,093 07		
Written or renewed during the year	325,117,330 81	4,104,995 28	\$1,621,609 00	\$51,840 52
Total	654,142,845 20	8,097,688 35	1,621,609 00	51,840 52
Deduct those expired and marked off as terminated	270,883,432 54	3,538,435 83	225,872 00	10,041 26
In force at end of the year	383,259,412 66	4,559,252 52	1,395,737 00	41,799 26
Deduct amount reinsured	91,557,391 68	1,163,388 07	111,550 00	1,418 68
Net amount in force	291,702,020 98	3,395,864 45	1,284,187 00	40,380 58

Perpetual risks not included above, \$18,510,339 40, deposit premiums on same, \$458,436 26

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$124,836,986 00	\$1,008,452 62	One-half	\$804,226 31
2 years	571,790 00	5,299 66	One-fourth	1,324 92
3 years	849,923 00	6,018 49	Three-fourths	4,513 87
4 years	36,286,812 00	396,255 23	One-sixth	66,042 54
5 years	88,848 014 00	399,466 16	One-half	199,733 08
Over 5 years	47,078,069 00	484,136 69	Five-sixths	403,447 24
	154,558 00	1,658 22	Three-eighths	207 28
	151,470 00	1,505 71	Five-eighths	564 04
	189,931 00	2,121 67	Seven-eighths	1,326 04
	149,646 00	1,444 20	One-tenth	1,203 07
	5,992,482 00	68,252 02	Three-tenths	6,825 20
	7,128,299 00	83,892 71	One-half	25,167 81
	8,756,534 00	98,549 08	Seven-tenths	49,074 54
	8,147,050 00	98,568 44	One-half	68,997 90
	10,905,672 00	126,733 32	Three-tenths	114,059 99
	1,594,735 00	12,710 23	Pro rata	7,894 98
Total	291,702,021 00	3,395,864 45	51 68 per cent.	1,755,270 01
Automobile	1,284,187 00	40,880 58	50 per cent.	20,190 29
Perpetual risks	18,510,339 00	458,436 26	90 and 95 per cent	416,784 94
Grand total	311,496,547 00	3,894,681 29		2,192,245 24

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland (automobile)
Gross risks written	\$614,885 00	\$47,200 00
Less \$200,950 risks canceled, and \$175,455 74 reinsurance in companies authorized in District of Columbia	357,855 74	18,550 00
Net risks written	256,999 26	28,650 00
Gross premiums received	4,074 18	1,116 55
Less \$1,569 89 returned premiums, and \$1,234 27 premiums for reinsurance in companies authorized in District of Columbia	2,372 89	431 27
Net premiums received	1,701 29	685 28
Losses paid (deducting salvage)	220 42	165 00
Less losses on risks reinsured in companies authorized in District of Columbia	8 57	-
Net losses paid	211 85	165 00
Losses incurred	241 52	165 00
Less losses on risks reinsured in companies authorized in District of Columbia	8 57	-
Net losses incurred	232 95	165 00

MARYLAND MOTOR CAR INSURANCE CO., WILMINGTON, DEL.

[Located at Wilmington, Del Reincorporated, 1912, commenced business, 1912 J. Purviance Bonsai, president, Charles B. Reeves, secretary]

CAPITAL

Capital stock paid in cash	\$300,000 00	
Amount of ledger assets Dec 31 of previous year	\$161,854 88	
Increase of paid-up capital during year	200,000 00	
Extended at		\$3(1,854 88

INCOME

Gross premiums, fire	\$162,405 32	
Deduct gross amount paid for reinsurance, fire, \$2,072 65, return premiums, fire, \$47,900 43	49,973 08	
Total premiums (other than perpetuals)		112,432 24
Interest on bonds and dividends on stocks	10,384 38	
Interest on deposits in trust companies and banks	558 61	
Total interest		10,942 99
Surplus from sale of capital stock		50,000 00
Profit on sale or maturity of ledger assets (bonds)		500 00
Total income		173,875 23
Total		535,730 11

DISBURSEMENTS

Gross amount paid for losses, fire	\$40,321 65	
Deduct amount received for salvage, fire, \$680 68, discount, fire, \$8 84	689 52	
Net amount paid for losses		39,632 13
Expenses of adjustment and settlement of losses		1,738 94
Commissions or brokerage		27,826 27
Salaries and expenses of special and general agents		1,182 36
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		12,946 81
Rents, including company's occupancy of its own buildings		1,141 68
Advertising, printing, and stationery		3,702 16
Postage, telegrams, telephone, and express		1,271 54
Legal expenses		225 00
Furniture and fixtures		971 15
Underwriters' boards and tariff associations		125 00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		148 11
Inspections and surveys		73 08
State taxes on premiums		1,546 51
Insurance department licenses and fees		3,896 55
All other licenses, fees, and taxes		1,966 40
Incidentals, \$318 94, sundry expenses, \$326 54		645 48

Examination, insurance department, and auditors	\$265 00
Premiums on bonds (officers)	123 25
Expenses of increasing capital stock	9,075 00
Developing new States	1,376 58
Commission paid on purchase of investment	257 25
Reinsurance premiums paid	184 41
Interest and dividends to stockholders	8,000 00

Total disbursements..... 118,320 66

Balance 417,409 45

LEDGER ASSETS

Book value of bonds and stocks	367,972 94
Cash in office.....	80 83
Deposits in trust companies and banks not on interest.....	2,044 00
Deposits in trust companies and banks on interest	17,035 12
Agents' balances, representing business written subsequent to Oct 1, 1912	29,515 67
Agents' balances, representing business written prior to Oct 1, 1912	551 00
Unpaid reinsurance premiums.....	209 89
Total ledger assets.....	417,409 45

NONLEDGER ASSETS

Interest due and accrued on bonds.....	\$4,119 52
Interest due and accrued on other assets	15 66
Total.....	4,135 08
Gross assets	421,544 53

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$551 00
Book value of ledger assets over market value (bonds and stocks)	6,563 61
Total.....	7,114 61
Total admitted assets.....	414,429 92

LIABILITIES

Losses in process of adjustment or in suspense.....	\$6,554 52
Losses resisted	1,500 00
Net amount of unpaid losses.....	8,054 52
Unearned premiums at 50 per cent on fire risks running one year or less	48,839 29
State, county, and municipal taxes due or accrued	1,637 51
Commissions, brokerage, and other charges due or to become due to agents and brokers	8,187 27
Reinsurance premiums	231 11
Total liabilities, except capital stock	66,949 70
Cash capital.....	\$300,000 00
Surplus over all liabilities	47,480 22
Surplus to policyholders	347,480 22
Total liabilities.....	414,429 92

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.....	\$3,448,064 00	\$32,607 32
Written during the year.....	6,805,199 00	162,405 32
Totals	10,253,263 00	245,012 64
Expired and terminated	5,963,759 00	145,030 30
In force at end of the year.....	4,289,504 00	99,982 34
Deduct amount reinsured	85,865 00	2,303 76
Net amount in force.....	4,203,639 00	97,678 58

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$4,203,639 00	\$97,678 58	One-half....	\$48,839 29

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire.....	\$169,900 00
Less risks canceled.....	96,400 00
Net risks written.....	73,500 00
Gross premiums received.....	4,048 01
Less returned premiums.....	2,035 54
Net premiums received.....	2,012 47
Net losses paid.....	786 49
Net losses incurred.....	546 49

MASSACHUSETTS FIRE & MARINE INSURANCE CO, BOSTON, MASS

[Located at 95 Water Street and 65 Kilby Street, Boston, Mass. Incorporated 1910, commenced business, 1910. Everett C. Benton, president. Walter Adlard, secretary.]

CAPITAL

Capital stock paid in cash.....	\$500,000 00
Amount of ledger assets, Dec 31, of previous year.....	\$1,190,950 52

INCOME

	Fire	Marine and inland	
Gross premiums.....	\$538,899 05	\$168,325 42	
Deduct gross amount paid for Reinsurance—fire, \$51,010 09, marine and inland, \$17,906 75, return premiums—fire, \$80,718 05, marine and inland, \$26,079 20.....	131,728 14	43,985 95	
Total premiums (other than perpetuals).....	407,170 91	124,339 47	531,510 38
Interest on bonds and dividends on stocks.....		37,806 30	
Interest on deposits in trust companies and banks.....		1,832 02	
Interest on Philadelphia Fire Underwriters deposits.....		6 30	
Total interest.....			39,644 62
Profit on sale or maturity of ledger assets (bonds and stocks).....			863 73
Increase in book value of ledger assets (bonds).....			791 85
Total income.....			572,810 58
Total.....			1,763,761 10

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses.....	\$226,321 45	\$32,902 09	
Deduct amount received for Salvage—fire, \$1,071 22, marine and inland, \$4,540 94, reinsurance—fire, \$29,783 55 marine and inland, \$1,294 09, discount, fire, \$15 32.....	30,870 09	5,835 03	
Net amount paid for losses.....	195,451 36	27,067 06	222,518 42
Expenses of adjustment and settlement of losses.....			3,946 37
Commissions or brokerage.....			136,810 90
Allowances to local agencies for miscellaneous agency expenses.....			200 49
Salaries and expenses of special and general agents.....			16,395 79
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....			30,042 59
Rents, including company's occupancy of its own buildings.....			6,498 84
Advertising, printing, and stationery.....			9,230 31
Postage, telegrams, telephone, and express.....			2,601 97
Furniture and fixtures.....			1,137 82
Maps, including corrections.....			1,509 58
Underwriters' boards and tariff associations.....			3,808 75
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			4,992 46
Inspections and surveys.....			2,289 33
State taxes on premiums.....			4,639 01
Insurance department licenses and fees.....			1,979 00
All other licenses, fees, and taxes.....			1,575 07
Insurance.....			154 06
Alfred M. Best & Co subscription.....			20 00
Underwriters Protective Association subscription.....			200 00
R. G. Dunn & Co subscription.....			240 00
Alfred M. Best & Co subscription, key ratings.....			5 00
Miscellaneous.....			239 47
Decrease in book value of ledger assets (bonds).....			1,343 81
Total disbursements.....			452,298 04
Balance.....			1,311,463 06

LEDGER ASSETS

Loans secured by pledge of bonds, stocks, or other collaterals	\$50,000 00
Book value of bonds and stocks	1,107,853 74
Cash in office	755 39
Deposits in trust companies and banks on interest	58,011 81
Agents' balances, representing business written subsequent to Oct 1, 1912	93,317 66
Agents' balances, representing business written prior to Oct 1, 1912	1,524 46

Total ledger assets 1,311,146 06

NONLEDGER ASSETS

Interest due and accrued on bonds	\$8,446 33
Interest due and accrued on collateral loans	240 28
Interest due and accrued on other assets	134 47
Market value of bonds and stocks over book value	8,821 08
Gross assets	19,097 26
	1,339 381 40

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	1,524 46
Total admitted assets	1,337,856 94

LIABILITIES

Losses adjusted and unpaid, due and not due	\$15,234 78
Losses in process of adjustment, or in suspense	43,551 00
Total claims for losses	58,785 78
Deduct reinsurance	3,502 70
Net amount of unpaid losses	55,283 08
Unearned premiums at 50 per cent on fire risks running one year or less	139,365 61
Unearned premiums pro rata on fire risks running more than one year	198,788 03
Unearned premiums 50 per cent on marine risks	60,629 92
Total unearned premiums as computed above	398,783 56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,476 19
State, county, and municipal taxes due or accrued	7,005 75
Total liabilities, except capital stock	464,648 58
Cash capital	500,000 00
Surplus over all liabilities	373,208 36
Surplus to policyholders	873,208 36
Total liabilities	1,337,856 94

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911.	\$45,891,667 00	\$460,329 87	\$737,368 00	\$26,377 71
Written during the year	53,550,142 00	538,899 05	9,417,483 00	168,325 42
Total	99,441,809 00	999,228 92	10,154,851 00	194,703 13
Expired and terminated	35,484,011 00	354,504 38	5,795,780 00	65,158 97
In force at end of the year	63,957,798 00	644,724 54	4,359,071 00	129,544 16
Deduct amount reinsured	7,590,226 00	70,947 89	240,922 00	8,284 32
Net amount in force	56,367,572 00	573,776 65	4,118,149 00	121,259 84

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$25,904,030 00	\$279,731 21	One-half	\$139,865 61
2 years 1911	418,621 00	2,995 85	One-fourth	749 96
1912	616,704 00	4,784 14	Three-fourths	3,588 10
3 years 1910	2,178,527 00	18,408 44	One-sixth	3,068 07
1911	6,214,213 00	52,785 57	One-half	26,392 79
1912	7,653,435 00	64,564 27	Five-sixths	53,803 55
4 years 1910	148,088 00	1,065 68	Three-eighths	400 00
1911	278,116 00	2,760 26	Five-eighths	1,725 16
1912	162,432 00	2,030 21	Seven-eighths	1,776 43
5 years 1910	2,347,926 00	25,867 59	One-half	12,933 80
1911	5,474,138 00	62,493 37	Seven-tenths	43,745 36
1912	4,915,367 00	55,603 07	Nine-tenths	50,042 76
Over five years	55,975 00	681 99	Pro rata	562 05
Total	56,367,572 00	573,776 65		338,653 64

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire.	\$186,413. 00
Less \$19,205 risks canceled, and \$22,750 reinsurance in companies authorized in District of Columbia.	41,955 00
Net risks written.	144,458. 00
Gross premiums received	1,622 46
Less \$95 34 returned premiums, and \$158 27 premiums for reinsurance in companies authorized in District of Columbia	253 61
Net premiums received.	1,368 85
Losses paid (deducting salvage).	2,552 32
Less losses on risks reinsured in companies authorized in District of Columbia	239 25
Net losses paid	2,313 07
Losses incurred	2,552 32
Less losses on risks reinsured in companies authorized in District of Columbia	239 25
Net losses incurred	2,313 07

MILWAUKEE MECHANICS' INSURANCE CO, MILWAUKEE, WIS

[Located at Nos 442 and 444 City Hall Square, Milwaukee, Wis Incorporated, 1852, commenced business, 1852 William L Jones, president, Oscar Griebing, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$4,482,832 66

INCOME

Gross premiums, fire	\$2,824,363 41
Deduct gross amount paid for reinsurance, fire, \$399,133 57, return premiums, fire, \$477,028 17	876,161 74
Total premiums (other than perpetuals)	1,948,201 67
Interest on mortgage loans	87,451 72
Interest on collateral loans	145 88
Interest on bonds and dividends on stocks	92,301 29
Interest from other sources	1,403 81
Rents, including company's occupancy of its own buildings	4,044 40
Total interest and rents	185,347 10
Borrowed money	260,000 00
Agents' balances previously charged off	188 46
Profit on sale or maturity of ledger assets (bonds)	4,078 43
Increase in book value of ledger assets (bonds)	2,980 00
Total income.	2,400,795 66
Total	6,883,628 32

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,348,029 41
Deduct amount received for Salvage, fire, \$16,081 11, reinsurance, fire, \$219,760 50, discount, fire, \$1,791 22	237,632 88
Net amount paid for losses	1,110,396 58
Expenses of adjustment and settlement of losses	37,494 81
Commissions or brokerage.	474,338 15
Salaries and expenses of special and general agents	92,909 03
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	92,906 49
Rents, including company's occupancy of its own buildings.	7,798 28
Advertising, printing, and stationery	14,056 96
Postage, telegrams, telephone, and express.	18,231 16
Legal expenses	576 84
Furniture and fixtures	2,709 17
Maps, including corrections	5,860 47
Underwriters' boards and tariff associations	3,640 90
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	18,996 61
Inspections and surveys.	18,535 58
Repairs and expenses on real estate	1,015 97
Taxes on real estate.	1,214 59
State taxes on premiums	58,046 58
Insurance department licenses and fees	16,134 78
All other licenses, fees, and taxes.	8,050 01
Expense on securities, \$226 25, exchange, \$2,754 70, heating, lighting, cleaning office, water, towels, ice, \$2,770 34, auditing, \$1,489 55, interest paid reinsurance company on reserve fund, \$3,820 42, interest paid on borrowed money, \$1,266 65 newspaper subscriptions, \$132 20, mercantile agencies, \$1,615, surety bonds, \$470 85, gifts and donations, \$155 45, entertaining agents, \$540 90, meals, \$454 90, funeral expenses, \$104, business association, \$45.....	15,846 30

Borrowed money repaid..	\$260,000 00
Interest and dividends to stockholders ..	120,445 20
Decrease in liabilities during the year on account of reinsurance treaties ..	157,488 95
Agents' balances charged off ..	1,520 02
Decrease in book value of ledger assets (bonds and stocks) ..	30,502 08

Total disbursements..... 2,568,715 60

Balance .. 4,314,912 72

LEDGER ASSETS

Book value of real estate ..	52,825 00
Mortgage loans on real estate ..	1,799,800 00
Book value of bonds and stocks ..	1,929,360 00
Cash in office ..	6,464 73
Deposits in trust companies and banks on interest ..	181,232 86
Agents' balances, representing business written subsequent to Oct 1, 1912.....	331,257 08
Agents' balances, representing business written prior to Oct 1, 1912 ..	8,488 67
Deposit Milwaukee Board of Fire Underwriters ..	100 00
Due from reinsurance company ..	5,384 38

Total ledger assets.. 4,314,912 72

NONLEDGER ASSETS

Interest due and accrued on mortgages ..	\$26,431 12
Interest due and accrued on bonds ..	14,729 49

Total.. 41,160 61

Gross assets .. 4,356,073 33

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912. 8,488 67

Total admitted assets .. 4,347,584 66

LIABILITIES

Losses adjusted and unpaid, due and not due.	\$60,218 23
Losses in process of adjustment or in suspense.	145,471 38
Losses resisted ..	8,848 20

Total claims for losses.. 214,537 81

Deduct reinsurance .. 50,139 50

Net amount of unpaid losses..... 164,398 31

Unearned premiums at 50 per cent on fire risks running 1 year or less .. 481,915 16

Unearned premiums pro rata on fire risks running more than 1 year.. 1,766,465 69

Total unearned premiums as computed above ..	2,258,380 85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..	30,000 00
State, county, and municipal taxes due or accrued ..	70,000 00
Reserved for dividends.	30,000 00
Due reinsurance companies ..	15,035 46

Total liabilities, except capital stock .. 2,567,814 62

Cash capital .. 1,000,000 00

Surplus over all liabilities .. 779,770 04

Surplus to policyholders .. 1,779,770 04

Total liabilities .. 4,347,584 66

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911 ..	\$487,221,789 00	\$5,275,219 66
Written during the year.....	253,496,728 00	2,824,363 41
Total ..	740,718,517 00	8,099,583 07
Expired and terminated ..	262,965,427 00	3,006,989 06
In force at end of the year ..	477,753,090 00	5,092,594 01
Deduct amount reinsured....	54,614,600 00	656,275 69
Net amount in force ..	423,138,490 00	4,436,318 32

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$76,393,129 00	\$983,830 33	One-half	\$491,915 16
3 years 1910	83,856,825 00	787,957 30	One-sixth	131,326 22
. 1911	83,733,544 00	761,699 74	One-half	380,849 87
. 1912	89,367,913 00	812,077 20	Five-sixths	676,731 00
5 years 1908	13,935,124 00	172,398 34	One-tenth	17,239 83
. 1909	17,006,744 00	212,994 01	Three-tenths	63,898 20
. 1910	19,066,305 00	225,597 36	One-half	112,798 68
. 1911	19,910,374 00	240,828 75	Seven-tenths	168,580 13
. 1912	19,868,532 00	238,935 29	Nine-tenths	215,041 76
Total	423,138,490 00	4,436,318 32	. . . . .	2,258,380 85

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$450,475 00
Less risks canceled	80,475 00
Net risks written	370,000 00
Gross premiums received	2,829 32
Less returned premiums	472 77
Net premiums received	2,356 45
Net losses paid	55 92
Net losses incurred	5 92

NASSAU & DUTCHESS FIRE INSURANCE CO., NEW YORK, N. Y.

[Located at No 95 William Street, New York, N. Y. Incorporated, 1852, commenced business, 1852.
Wm Harkness, president, F L Gardner, secretary.]

CAPITAL

Capital stock paid in cash	\$400,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,394,988 65

INCOME

Gross premiums, fire	\$1,165,214 82
Deduct gross amount paid for Reinsurance, fire, \$191,662 17, return premiums, fire, \$207,529 66	399,191 83
Total premiums (other than perpetuals)	766,022 99
Interest on mortgage loans	2,627 62
Interest on bonds and dividends on stocks	56,249 16
Interest from other sources	1,376 83
Rents, including company's occupancy of its own buildings	1,521 99
Total interest and rents	61,775 60
Agents' balances previously charged off	21 38
Profit on sale or maturity of ledger assets (bonds and stocks)	1,984 08
Total income	829,804 65
Total	2,224,793 30

DISBURSEMENTS

Gross amount paid for losses, fire	\$617,738 92
Deduct amount received for Salvage, fire, \$7,303 11, reinsurance, fire, \$126,313 48, discount, fire, \$615 91	134,232 50
Net amount paid for losses	483,506 42
Expenses of adjustment and settlement of losses	9,003 24
Commissions or brokerage	225,430 15
Salaries and expenses of special and general agents	9,053 13
Salaries, fees and other charges of officers, directors, trustees, agents, and home office employees	28,020 10
Rents, including company's occupancy of its own buildings	3,030 81
Advertising, printing, and stationery	4,372 73
Postage, telegrams, telephone, and express	3,156 47
Legal expenses	3,269 25
Furniture and fixtures	510 61
Maps, including corrections	1,188 51

Underwriters' boards and tariff associations	\$7,373 66
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	2,811 61
Inspections and surveys	867 00
Repairs and expenses on real estate	19 25
Taxes on real estate	313 50
State taxes on premiums	10,131 61
Insurance department licenses and fees	3,790 85
All other licenses, fees, and taxes	965 48
Premium on surety bonds	\$100 00
Entertainment of agents	49 05
Rent of post-office box	8 00
Insurance	105 00
Office repairs	58 15
Light, coal, water, and ice	562 62
Subscription to periodicals	147 19
Notary fees	18 90
Car fares, \$29 25, and suppers, \$34 05	63 30
Interest and dividends to stockholders ..	1,112 21
Agents' balances charged off ..	36,000 00
Decrease in book value of ledger assets (stocks) ..	39 54
	372 77
Total disbursements	834,339 00
Balance	1,390,454 30

LEDGER ASSETS

Book value of real estate	15,000 00
Mortgage loans on real estate	48,483 86
Book value of bonds and stocks	1,106,473 60
Cash in office	4,900 62
Deposits in trust companies and banks on interest ..	102,036 04
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	112,809 98
Agents' balances, representing business written prior to Oct 1, 1912 ..	750 20
Total ledger assets	1,390,454 30

NONLEDGER ASSETS

Interest due and accrued on mortgages ..	\$427 77
Interest due and accrued on bonds ..	5,538 36
Total ..	5,966 13
Market value of bonds and stocks over book value ..	84,479 40
Due for reinsurance on paid losses ..	2,193 75
Gross assets ..	1,483,093 58

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912 ..	750 20
Total admitted assets ..	1,482,343 38

LIABILITIES

Losses adjusted and unpaid, due and not due ..	\$13,644 67
Losses in process of adjustment, or in suspense ..	81,071 85
Losses resisted ..	5,875 00
Total claims for losses ..	100,591 52
Deduct reinsurance ..	13,306 48
Net amount of unpaid losses ..	87,285 04
Unearned premiums at 50 per cent on fire risks running one year or less ..	268,790 69
Unearned premiums pro rata on fire risks running more than one year ..	311,725 48
Total unearned premiums as computed above ..	580,516 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..	500 00
State, county, and municipal taxes due or accrued ..	8,500 00
Reinsurance premiums ..	2,948 70
Total liabilities, except capital stock ..	679,749 91
Cash capital ..	400,000 00
Surplus over all liabilities ..	402,593 47
Surplus to policyholders ..	802,593 47
Total liabilities ..	1,482,343 38

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$134,307,198 00	\$1,452,332 68
Written during the year	111,101,131 00	1,165,214 82
Excess of original premiums over amount received for reinsurance ..	..	8,335 06
Total	245,708,329 00	2,621,382 56
Expired and terminated	116,087,364 00	1,260,196 06
In force at end of the year	129,320,965 00	1,361,186 50
Deduct amount reinsured	19,917,581 00	208,750 14
Net amount in force	109,403,384 00	1,154,426 36

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. . 1912	\$48,923,675 00	\$537,581 37	One-half .. .	\$268,790 60
2 years .. . 1911	252,542 00	2,915 86	One-fourth .. .	728 96
2 years .. . 1912	338,254 00	2,465 81	Three-fourths .. .	1,849 35
3 years .. . 1910	16,940,816 00	170,582 83	One-sixth .. .	28,430 47
3 years .. . 1911	17,620,210 00	175,038 85	One-half .. .	87,519 42
3 years .. . 1912	18,023,242 00	170,446 50	Five-sixths .. .	142,038 75
4 years .. . 1909	127,749 00	1,157 61	One-eighth .. .	144 70
4 years .. . 1910	151,609 00	1,411 96	Three-eighths .. .	529 48
4 years .. . 1911	63,877 00	1,031 91	Five-eighths .. .	644 93
4 years .. . 1912	58,004 00	1,025 80	Seven-eighths .. .	897 54
5 years .. . 1908	1,029,923 00	12,375 62	One-tenth .. .	1,237 56
5 years .. . 1909	1,271,225 00	16,221 32	Three-tenths .. .	4,866 40
5 years .. . 1910	1,455,678 00	22,388 72	One-half .. .	11,194 35
5 years .. . 1911	1,580,079 00	20,718 72	Seven-tenths .. .	14,503 10
5 years .. . 1912	1,561,501 00	18,917 57	Nine-tenths .. .	17,025 82
7 years .. . 1911	5,000 00	145 91	Eleven-fourteenths .. .	114 65
Total	109,403,384 00	1,154,426 36	.. .. .	580,516 17

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$107,550 00
Less risks canceled	13,250 00
Net risks written	94,300 00
Gross premiums received	836 58
Less returned premiums	109 86
Net premiums received	726 72
Losses paid (deducting salvage)	10 00
Less losses on risks reinsured in companies authorized in District of Columbia	5 00
Net losses paid	5 00
Losses incurred	10 00
Less losses on risks reinsured in companies authorized in District of Columbia	5 00
Net losses incurred	5 00

NATIONAL FIRE INSURANCE CO, HARTFORD, CONN

[Located at 95 Pearl Street, Hartford, Conn Incorporated, 1869, commenced business, 1871 James Nichols, president, G H Tryon, secretary]

CAPITAL

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets Dec 31 of previous year	\$11,486,075 52
Increase of paid-up capital during year	1,000,000 00
Extended at	\$12,486,075 52

INCOME

Gross premiums, fire	\$12,222,388 47
Deduct gross amount paid for reinsurance, fire, \$2,763,804 67, return premiums, fire, \$1,648,658 38	4,412,463 05
Total premiums (other than perpetuals)	

Interest on mortgage loans	\$97,496 55	
Interest on bonds and dividends on stocks	373,662 68	
Interest from other sources	21,313 88	
Rents including company's occupancy of its own buildings	38,517 18	
Total interest and rents		\$530,990 29
Conscience fund	1,926 00	
Participation on reorganization Toledo Traction Co.	497 90	
New stock, issue 10,000 shares, at \$225 (capital, \$1,000,000) ..	1,250,000 00	
Checks issued in previous years not presented at bank	54 85	
		1,252,478 75
Increase in liabilities during the year on account of reinsurance treaties		54,160 43
Agents' balances previously charged off		815 68
Profit on sale or maturity of ledger assets (real estate, \$769 63, bonds, \$350 32, stocks, \$36,059 08)		37,179 03
Total income		9,685,540 60
Total		22,171,625 12

DISBURSEMENTS

Gross amount paid for losses, fire	\$5,468,692 33	
Deduct amount received for salvage, fire, \$29,723 78, reinsurance, fire, \$1,540,997 81	1,570,721 59	
Net amount paid for losses		3,897,970 74
Expenses of adjustment and settlement of losses		49,134 27
Commissions or brokerage		1,352,466 43
Allowances to local agencies for miscellaneous agency expenses		2,066 08
Salaries and expenses of special and general agents		869,962 31
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		208,396 85
Rents, including company's occupancy of its own buildings		46,240 44
Advertising, printing, and stationery		92,010 17
Postage, telegrams, telephone, and express		65,359 75
Legal expenses		9,064 26
Furniture and fixtures		33,168 30
Maps, including corrections		13,282 43
Underwriters' boards and tariff associations		104,236 66
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		52,439 79
Inspections and surveys		14,501 45
Repairs and expenses on real estate		5,893 48
Taxes on real estate		8,029 79
State taxes on premiums		140,901 60
Insurance department licenses and fees		31,309 67
All other licenses, fees, and taxes		60,394 54
Traveling expenses, \$5,086 64, office expenses, \$6,108 62, miscellaneous expenses—reinsurance Delaware Fire Insurance Co., \$7,803 53, German Fire Insurance Co., \$17,577 42, guaranty for subscription to new capital stock, \$25,000, mercantile reports, \$3,154 75, premium on surety bonds, \$494 99, other miscellaneous expenses, \$936 05, interest paid on uninvested reserves of reinsuring companies, \$1,724 96		67,886 96
Interest and dividends to stockholders		255,442 12
Agents' balances charged off		1,991 00
Loss on sale or maturity of ledger assets (real estate, \$2,167 35, bonds, \$30,549 67, stocks, \$4,560)		37,277 02
Total disbursements		7,419,426 11
Balance		14,752,199 01

LEDGER ASSETS

Book value of real estate	622,978 56	
Mortgage loans on real estate	1,665,800 00	
Book value of bonds and stocks	9,961,232 57	
Cash in office	622 35	
Deposits in trust companies and banks not on interest	168,548 16	
Deposits in trust companies and banks on interest	1,168,762 28	
Agents' balances, representing business written subsequent to Oct 1, 1912	902,616 72	
Agents' balance, representing business written prior to Oct 1, 1912	23,451 63	
Bills receivable taken for fire risks	163,724 33	
Cash in branch office, Chicago, \$278, Omaha, \$1,835 18, New Orleans, \$2,157 81	4,290 99	
Advances to special agents	14,263 19	
Due from other insurance companies	43,592 53	
Bills receivable taken for agents' balances	3,315 70	
Loans on personal security	9,000 00	
Total ledger assets		14,752,199 01

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$31,451 73	
Interest due and accrued on bonds	125,820 06	
Total		157,271 79
Market value of real estate over book value		6,538 93
Market value of bonds and stocks over book value		152,247 34
Gross assets		15,068,257 07

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$23,451 63
Bills receivable, past due, taken for marine, inland, and fire risks	35,553 64
Loans on personal security or not and bills receivable taken for agents' balances	12,315 70
Advances to special agents	14,263 19
Total	\$85,584 16
Total admitted assets	14,982,672 91

LIABILITIES

Losses adjusted and unpaid, due and not due	\$106,037 22
Losses in process of adjustment or in suspense	833,398 28
Losses resisted	62,041 31
Total claims for losses	1,001,476 81
Deduct reinsurance	415,180 78
Net amount of unpaid losses	586,296 03
Unearned premiums at 50 per cent on fire risks running 1 year or less	2,075,864 07
Unearned premiums pro rata on fire risks running more than 1 year	5,787,062 63
Total unearned premiums as computed above	7,862,926 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	50,000 00
State, county, and municipal taxes due or accrued	225,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	7,035 01
Investments held for reinsuring companies	54,180 43
Special reserve fund covering all contingent liabilities	300,000 00
Total liabilities, except capital stock	9,085,468 17
Cash capital	\$2,000,000 00
Surplus over all liabilities	3,897,204 74
Surplus to policyholders	5,897,204 74
Total liabilities	14,982,672 91

RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1911	\$1,578,314,247 00	\$17,186,292 18
Written during the year	1,236,658,365 00	12,222,388 47
Excess of original premiums over amount received for reinsurance	-	487,966 83
Total	2,814,972,612 00	29,896,647 48
Expired and terminated	1,030,220,274 00	11,191,773 51
In force at end of the year	1,784,752,338 00	18,704,873 97
Deduct amount reinsured	335,812,203 00	3,363,959 78
Net amount in force	1,449,440,135 00	15,340,914 19

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$385,297,452 00	\$4,151,728 13	One-half	\$2,075,864 07
2 years 1911	5,488,547 00	45,300 78	One-fourth	11,325 19
1912	3,306,508 00	24,217 71	Three-fourths	18,163 28
3 years 1910	199,757,967 00	1,957,550 47	One-sixth	326,258 41
1911	221,107,460 00	2,060,790 67	One-half	1,030,395 34
1912	251,236,121 00	2,286,331 23	Five-sixths	1,905,276 02
4 years 1909	1,361,868 00	14,685 23	One-eighth	1,835 65
1910	1,551,806 00	15,382 50	Three-eighths	5,768 44
1911	1,568,995 00	13,875 74	Five-eighths	8,672 34
1912	835,784 00	9,102 17	Seven-eighths	7,964 40
5 years 1908	61,798,373 00	808,835 52	One-tenth	80,883 55
1909	73,775,222 00	993,882 74	Three-tenths	298,164 82
1910	75,812,703 00	978,575 74	One-half	489,287 87
1911	72,366,387 00	914,331 00	Seven-tenths	640,031 70
1912	85,144,969 00	1,032,889 42	Nine-tenths	929,600 48
1 year 1913	9,529,973 00	33,435 14	All	33,435 14
Total	1,449,440,135 00	15,340,914 19	.....	7,862,926 70

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$2,351,877 00
Less \$139,800 risks canceled and \$434 reinsurance in companies authorized in District of Columbia	140,234 00
Net risks written	2,211,643 00
Gross premiums received	15,930 15
Less \$946 87 returned premiums and \$11 30 premiums for reinsurance in companies authorized in District of Columbia	958 17
Net premiums received	14,971 98
Losses paid (deducting salvage)	22,540 96
Less losses on risks reinsured in companies authorized in District of Columbia	7 57
Net losses paid	22,533 39
Net losses incurred	20,037 21

NATIONAL UNION FIRE INSURANCE CO , PITTSBURGH, PA

[Located in H W Oliver Building, Smithfield Street and Sixth Avenue, Pittsburgh, Pa Incorporated 1901, commenced business, 1901 E E Cole, president, W F Braun, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets, Dec 31 of previous year	\$3,885,896 63

INCOME

Gross premiums, fire	\$4,169,209 14
Deduct gross amount paid for reinsurance, fire, \$1,145,937 59, return premiums, fire, \$720,318 40	1,866,255 99
Total premiums (other than perpetuals)	2,302,953 15
Interest on mortgage loans	36,654 18
Interest on collateral loans	5,750 00
Interest on bonds and dividends on stocks	106,692 25
Interest from other sources	5,403 98
Rents, including company's occupancy of its own buildings	400 00
Total interest and rents	154,900 41
Agents' balances previously charged off	489 76
Profit on sale or maturity of ledger assets (bonds and stocks)	4,531 19
Total income	2,462,874 51
Total	6,348,771 14

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,736,252 62
Deduct amount received for salvage, fire, \$8,005 18, reinsurance, fire, \$605,195 75, discount, fire, \$1,163 22	614,364 15
Net amount paid for losses	1,121,888 47
Expenses of adjustment and settlement of losses	32,848 85
Commissions or brokerage	406,891 17
Allowances to local agencies for miscellaneous agency expenses	11,064 48
Salaries and expenses of special and general agents	133,594 13
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	114,724 62
Rents, including company's occupancy of its own buildings	13 073 44
Advertising, printing, and stationery	28 085 37
Postage, telegrams, telephone, and express	13,872 75
Legal expenses	404 35
Furniture and fixtures	2,774 81
Maps, including corrections	10,194 76
Underwriters' boards and tariff associations	25,178 32
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	8,362 77
Inspections and surveys	4,196 39
Repairs and expenses on real estate	84 24
Taxes on real estate	55 94
State taxes on premiums	60,118 59
Insurance department licenses and fees	17,480 30
All other licenses, fees, and taxes	12,527 27
Interest and dividends to stockholders	90,000 00
Decrease in liabilities during the year on account of reinsurance treaties	29,561 65
Agents' balances charged off	3,981 38
Loss on sale or maturity of ledger assets (bonds)	56 25
Total disbursements	2,141,050 30
Balance	4,207,720 84

LEDGER ASSETS

Book value of real estate	7,985 66
Mortgage loans on real estate	623,700 00
Loans secured by pledge of bonds, stocks, or other collaterals	115,000 00
Book value of bonds and stocks	2,501,473 29
Cash in office	9,575 29
Deposits in trust companies and banks not on interest	68,236 75
Deposits in trust companies and banks on interest	135,571 85
Agents' balances, representing business written subsequent to Oct 1, 1912.	558,970 60
Agents' balances, representing business written prior to Oct 1, 1912.	5,675 37
Bills receivable, taken for fire risks	181,552 03
Total ledger assets	4,207,720 84

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$12 035 06
Interest due and accrued on bonds	31,916 54
Interest due and accrued on collateral loans	1,405 36
Total	45 356 96
Market value of bonds and stocks over book value	5,955 04
Gross assets	4,259,032 84

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.	5,675 37
Bills receivable, past due, taken for marine, inland, and fire risks	39,629 88
Total	45,305 25
Total admitted assets	4,213,727 59

LIABILITIES

Losses adjusted and unpaid, due and not due	\$31,547 39
Losses in process of adjustment or in suspense	202,203 04
Losses resisted	44,105 75
Total claims for losses	277,856 18
Deduct reinsurance	93,939 24
Net amount of unpaid losses	183,916 94
Unearned premiums at 50 per cent on fire risks running 1 year or less.	549,093 24
Unearned premiums pro rata on fire risks running more than 1 year	1 797,901 04
Total unearned premiums as computed above	2,346,994 28
Salaries, rents, expenses, bills, accounts, fees, etc due or accrued	500 00
State, county, and municipal taxes due or accrued	60 000 00
Fund held under reinsurance treaty	77,089 21
Total liabilities, except capital stock	2,668,500 43
Cash capital	1,000,000 00
Surplus over all liabilities	545,227 16
Surplus to policyholders	1,545,227 16
Total liabilities	4,213,727 59

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$405,083,813 00	\$4,917,295 02
Written during the year	344,281,970 00	4,169,209 14
Excess of original premium over amount received for reinsurance	-	15,390 43
Total	749,365,783 00	9,101,894 59
Expired and terminated	279,013,512 00	3,396,137 58
In force at end of the year	470,352,271 00	5,705,757 01
Deduct amount reinsured	115,697,224 00	1,431,511 35
Net amount in force	354,655,047 00	4,274,245 66

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$93,117,719 00	\$1,098,186 49	One-half	\$549,093 24
2 years 1911	1,155,757 00	13,703 92	One-fourth	3,425 98
1912	4,657,991 00	45,215 37	Three-fourths	33,911 53
3 years 1910	51,543,453 00	572,444 08	One-sixth	95,407 34
1911	59,102,384 00	667,930 26	One-half	333,965 13
1912	73,723,230 00	830,760 89	Five-sixths	692,300 74
4 years 1909	1,082,552 00	10,016 14	One-eighth	1,252 02
1910	263,706 00	3,858 40	Three-eighths	1,446 90
1911	368,472 00	5,058 56	Five-eighths	3,161 60
1912	1,218,575 00	10,435 39	Seven-eighths	9,130 97
5 years 1908	8,132,452 00	113,223 37	One-tenth	11,322 33
1909	9,940,513 00	136,877 24	Three-tenths	41,063 17
1910	12,649,336 00	176,304 22	One-half	88,152 11
1911	16,226,494 00	239,234 85	Seven-tenths	167,464 41
1912	21,472,413 00	350,996 45	Nine-tenths	315,896 81
Total	354,655,047 00	4,274,245 65	. . . . .	2,346,994 28

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$426,764 00
Less risks canceled	45,800 00
Net risks written	380,964 00
Gross premiums received	4,568 06
Less returned premiums	371 55
Net premiums received	4,196 51
Net losses paid	659 00
Net losses incurred	714 00

NEW HAMPSHIRE FIRE INSURANCE CO , MANCHESTER, N. H.

[Located at No 876 Elm Street, Manchester, N H Incorporated, 1869, commenced business, 1870,
Frank W Sargeant, president, Frank E Martin, secretary]

CAPITAL

Capital stock paid in cash	\$1,350,000 00
Amount of ledger assets, Dec 31 of previous year	\$5,042,505 00
Increase of paid-up capital during year	150,000 00
Extended at	\$5,192,505 00

INCOME

Gross premiums, fire	\$3,113,292 99
Deduct gross amount paid for Reinsurance, fire, \$455,923 17, return premiums, fire, \$342,170 21	798,093 38
Total premiums (other than perpetuals)	2,315,199 61
Interest on mortgage loans	6,663 71
Interest on bonds and dividends on stocks	231,423 53
Rents, including company's occupancy of its own buildings	12,104 92
Total interest and rents	250,192 16
Agents' balances previously charged off	73 00
Profit on sale or maturity of ledger assets (bonds)	250 00
Total income	2,565,714 77
Total	7,758,220 67

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,504,978 75
Deduct amount received for Salvage, fire, \$10,733 57, reinsurance, fire, \$261,062 43, discount, fire, \$1,556 19	273,352 19
Net amount paid for losses	1,231,626 56
Expenses of adjustment and settlement of losses	14,035 61
Commissions or brokerage	512,888 63
Allowances to local agencies for miscellaneous agency expenses	25,773 58
Salaries and expenses of special and general agents	109,896 29
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	71,687 01
Rents, including company's occupancy of its own buildings	1,600 00

Advertising, printing, and stationery....	\$23,185 88
Postage, telegrams, telephone, and express	8,446 86
Legal expenses	1,972 40
Furniture and fixtures	905 63
Maps, including corrections	8,895 59
Underwriters' boards and tariff associations	26,850 80
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses	2,057 65
Inspections and surveys	15,189 97
Repairs and expenses on real estate	5,685 13
Taxes on real estate	2,554 93
State taxes on premiums	49,398 53
Insurance department licenses and fees	12,106 64
All other licenses, fees, and taxes	19,912 65
Miscellaneous expenses	11,247 08
Interest and dividends to stockholders	120,000 00
Agents' balances charged off	2,539 59
Decrease in book value of ledger assets (real estate, \$6,000, bonds, \$10,033 23, stocks, \$13,637 50)	29,670 73

Total disbursements..... 2,308,027 74

Balance .. 5,450,192 93

LEDGER ASSETS

Book value of real estate	100,900 00
Mortgage loans on real estate	114,050 00
Book value of bonds and stocks	4,540,886 27
Cash in office	673 82
Deposits in trust companies and banks not on interest	322,998 74
Agents' balances, representing business written subsequent to Oct 1, 1912..	370,684 10
Total ledger assets.....	5,450,192 93

NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$1,581 63
Interest due and accrued on bonds	47,870 04
Total	49,451 67
Market value of real estate over book value	7,450 00
Market value of bonds and stocks over book value....	590,792 60
Total admitted assets.....	6,097,887 20

LIABILITIES

Losses adjusted and unpaid, due and not due	\$69,594 44
Losses in process of adjustment, or in suspense	228,572 87
Losses resisted	14,159 00
Total claims for losses	312,326 31
Deduct reinsurance	101,369 38
Net amount of unpaid losses	210,956 93
Unearned premiums at 50 per cent on fire risks running one year or less ..	655,050 98
Unearned premiums pro rata on fire risks running more than one year....	1,530,555 72
Total unearned premiums as computed above	2,185,606 70
Dividends declared and unpaid to stockholders	67,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	25,000 00
State, county, and municipal taxes due or accrued	70,000 00
Return premiums, \$38,847 40, reinsurance premiums, \$49,214 57	88,061 97
Reserve for contingent liabilities	250,000 00
Sinking fund for office building....	150,000 00
Total liabilities, except capital stock	3,047,125 60
Cash capital	1,350,000 00
Surplus over all liabilities	1,700,761 60
Surplus to policyholders	3,050,761 60
Total liabilities	6,097,887 20

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$404,441,354 00	\$4,431,424 45
Written or renewed in 1912	275,661,470 00	3,113,292 99
Total	680,102,824 00	7,544,717 44
Deduct expirations and cancellations	234,164,043 00	2,735,897 12
In force Dec 31, 1912	445,938,781 00	4,808,820 32
Deduct amount reinsured	55,167,203 00	532,875 73
Net amount in force	390,771,578 00	4,225,944 59

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Terms and year written		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912	\$109,057,570 00	\$1,310,101 96	One-half	\$655,050 98
2 years	1911.	884,701 00	5,266 87	One-fourth	1,316 72
	1912	803,813 00	7,806 67	Three-fourths	5,855 00
3 years	1910	55,799,267 00	548,138 80	One-sixth	91,356 47
	1911	61,710,424 00	607,110 14	One-half	303,555 07
	1912	66,506,144 00	638,708 15	Five-sixths	532,256 79
4 years	1909	1,199,915 00	12,002 94	One-eighth	1,500 37
	1910	1,302,991 00	12,851 13	Three-eighths	4,819 17
	1911	949,960 00	10,925 08	Five-eighths	6,828 18
	1912	971,322 00	10,426 45	Seven-eighths	9,123 14
5 years	1908	14,581,077 00	167,709 80	One-tenth	16,770 98
	1909	16,071,514 00	187,799 56	Three-tenths	56,339 87
	1910	18,913,811 00	218,418 82	One-half	109,209 41
	1911	20,435,188 00	240,929 28	Seven-tenths	168,650 50
	1912	21,583,881 00	247,748 94	Nine-tenths	222,974 05
Total		390,771,578 00	4,225,944 59		2,185,606 70

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$785,074 00
Less \$32,068 risks canceled, and \$239,342 reinsurance in companies authorized in District of Columbia	271,410 00
Net risks written	513,664 00
Gross premiums received	5,208 85
Less \$323 89 returned premiums and \$1,619 96 premiums for reinsurance in companies authorized in District of Columbia	1,943 85
Net premiums received	3,265 00
Losses paid (deduct in salvage)	7,701 92
Less losses on risks reinsured in companies authorized in District of Columbia	1,676 05
Net losses paid	6,025 87
Losses incurred	10,197 07
Less losses on risks reinsured in companies authorized in District of Columbia	2,106 12
Net losses incurred	8,090 95

NORTHWESTERN NATIONAL INSURANCE CO , MILWAUKEE, WIS

[Located at corner of Wisconsin and Jackson Streets, Milwaukee, Wis Incorporated, 1869, commenced business, 1869 Wilford M Patton, president, Joseph Huebl, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets Dec 31 of previous year	\$6,311,018 25

INCOME

Gross premiums, fire	\$3,123,241 07
Deduct gross amount paid for reinsurance, fire, \$212,133 18, return premiums, fire, \$291,161 36	503,294 54
Total premiums (other than perpetuals)	2,619,946 53
Interest on mortgage loans	58,657 23
Interest on bonds	180,281 30
Interest from other sources	3,887 09
Rents, including company's occupancy of its own buildings	8,396 00
Total interest and rents	251,221 62
Agents' balances previously charged off	285 73
Total income	2,871,453 88
Total	9,182,472 13

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses, fire	\$1,153,787 86	
Deduct amount received for salvage, fire, \$6,430 17, marine and inland, \$174 60, reinsurance, fire, \$87,663 50, discount, fire, \$68 56	94,162 23	\$174 60
Net amount paid for losses	1,064,625 63	174 60
		1,064,451 03

Expenses of adjustment and settlement of losses	\$42,942 04
Commissions or brokerage	662,106 92
Allowances to local agencies for miscellaneous agency expenses	133,109 22
Salaries and expenses special and general agents	102,655 97
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	97,805 81
Rents, including company's occupancy of its own buildings	8,000 00
Advertising, printing, and stationery	18,809 93
Postage, telegrams, telephone, and express	22,986 33
Legal expenses	470 00
Furniture and fixtures	1,832 74
Maps, including corrections	3,576 30
Underwriters' boards and tariff associations	9,661 78
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	15,157 52
Inspections and surveys	250 00
Repairs and expenses on real estate	4,197 72
Taxes on real estate	3,697 25
State taxes on premiums	63,473 19
Insurance department licenses and fees	16,766 08
All other licenses, fees, and taxes	10,459 61
Subscriptions	\$139 62
Bradstreet Co.	2,055 00
Recording mortgages	7 55
Publications	201 69
Western Insurance Bureau	714 49
Underwriters' Protective Association	250 00
Merchants' and Manufacturers' Association	25 00
National Board of Fire Underwriters	305 21
Interest and dividends to stockholders	3,698 56
Agents' balances charged off	150,000 00
Loss on sale or maturity of ledger assets (bonds)	535 26
.....	3,009 59
Total disbursements	2,439,652 86
Balance	6,742,819 27

LEDGER ASSETS

Book value of real estate	176,050 23
Mortgage loans on real estate	1,259,300 00
Book value of bonds	4,729,972 75
Cash in office	38,351 93
Deposits in trust companies and banks on interest	209,904 92
Agents' balances, representing business written subsequent to Oct 1, 1912	322,626 90
Agents' balances, representing business written prior to Oct 1, 1912	5,311 00
Bills receivable taken for fire risks	1,301 54
Total ledger assets	6,742,819 27

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$9,901 54
Interest due and accrued on bonds	20,572 75
Total	30,474 29
Gross assets	6,773,293 56

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$5,311 00
Bills receivable, past due, taken for marine, inland, and fire risks	1,301 54
Book value of ledger assets over market value, bonds	206,354 59
Total	212,967 13
Total admitted assets	6,560,326 43

LIABILITIES

Losses adjusted and unpaid, due and not due	\$59,646 28
Losses in process of adjustment or in suspense	88,028 10
Losses resisted	21,550 00
Total claims for losses	169,224 38
Deduct reinsurance	17,216 29
Net amount of unpaid losses	152,008 09
Unearned premiums at 50 per cent on fire risks running one year or less	437,827 15
Unearned premiums pro rata on fire risks running more than one year	2,716,109 45
Total unearned premiums as computed above	3,153,936 60
Confignation reserve	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,743 64
State, county, and municipal taxes due or accrued	100,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	18,474 00
Total liabilities, except capital stock	3,926,162 33
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,634,164 10
Surplus to policyholders	2,634,164 10
Total liabilities	6,560,326 43

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$674,764,408 00	\$6,075,596 91
Written during the year	323,510,512 00	3,123,241 07
Total	998,274,920 00	9,198,837 98
Expired and terminated	277,010,466 00	2,751,420 86
In force at end of the year	721,264,454 00	6,447,417 12
Deduct amount reinsured	44,019,575 00	394,396 83
Net amount in force	677,244,879 00	6,053,020 29

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. 1912.	\$78,842,647 00	\$875,654 30	One-half	\$437,827 15
3 years .. 1910	126,757,401 00	1,027,718 36	One-sixth	171,286 39
1911	139,611,613 00	1,116,422 25	One-half	558,211 13
1912	157,181,333 00	1,260,644 73	Five-sixths	1,050,537 27
5 years .. 1908	30,657,526 00	311,547 84	One-tenth	31,154 78
1909	31,829,480 00	321,611 21	Three-tenths	96,453 36
1910	34,972,554 00	348,654 70	One-half	174,327 35
1911	37,582,762 00	387,905 20	Seven-tenths	271,533 64
1912	39,809,563 00	402,861 70	Nine-tenths	362,575 53
Total	677,244,879 00	6,053,020 29	.....	3,153,936 60

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written, fire	\$8,268,648 00
Less risks canceled	1,301,725 00
Net risks written	6,966,923 00
Gross premiums received.	41,610 21
Less returned premiums.	5,091 06
Net premiums received	36,519 15
Net losses paid	10,908 35
Net losses incurred	14,853 62

OLD COLONY INSURANCE CO., BOSTON, MASS

[Located at 137 Milk Street, Boston, Mass Incorporated, 1906, commenced business, 1906 Ransom B. Fuller, president, Charles D. Hodges, secretary]

CAPITAL

Capital stock paid in cash	\$400,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,236,031 16

INCOME

	Fire	Marine and inland.
Gross premiums	\$724,758 38	\$282,736 13
Deduct gross amount paid for reinsurance—fire, \$149,859 34, marine and inland, \$80,440 74, return premiums—fire, \$142,316 06, marine and inland, \$58,135 29	292,175 40	138,576 03
Total premiums (other than perpetuals)	432,582 98	144,160 10
Interest on mortgage loans	2,895 00	
Interest on bonds and dividends on stocks	43,857 00	
Interest from other sources	1,388 15	
Total interest		48,140 15
Agents' balances previously charged off		11 25
Profit on sale or maturity of ledger assets (stocks)		929 50
Total income		625,823 98
Total		1,861,855 14

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses ..	\$332,941 67	\$98,494 54
Deduct amount received for salvage—fire, \$4,061 27, marine and inland, \$1,828 85, reinsurance—fire, \$80,576 53, marine and inland, \$28,901 56, discount—fire, \$313 47, marine and inland, \$40	84,951 27	30,770 41
Net amount paid for losses	247,990 40	67,724 13
Expenses of adjustment and settlement of losses		\$315,714 53
Commissions or brokerage		7,390 35
Allowances to local agencies for miscellaneous agency expenses		129,368 84
Salaries and expenses of special and general agents		3,923 47
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		10,368 37
Rents, including company's occupancy of its own buildings		18,137 69
Advertising, printing, and stationery		500 04
Postage, telegrams, telephone, and express		3,623 40
Legal expenses		598 76
Furniture and fixtures		356 13
Maps, including corrections		125 82
Underwriters' boards and tariff associations		94 36
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		4,133 49
Inspections and surveys		4,394 78
State taxes on premiums		2,415 48
Insurance department licenses and fees		5,460 41
All other licenses, fees, and taxes		6,162 28
Interest allowed for advance payment of marine premiums		944 90
Miscellaneous expenses		90 32
Agents' balances charged off		629 14
		225 62
Total disbursements		514,658 18
Balance.		1,347,196 96

LEDGER ASSETS

Mortgage loans on real estate	60,000 00
Book value of bonds and stocks	1,105,046 29
Cash in office	9,853 40
Deposits in trust companies and banks on interest	83,197 82
Agents' balances, representing business written subsequent to Oct 1, 1912	87,686 83
Agents' balances, representing business written prior to Oct 1, 1912	817 62
Bills receivable, taken for marine and inland risks	390 00
Cash deposits with fire boards	200 00
Total ledger assets	1,347,196 96

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$60 00
Interest due and accrued on bonds	3,075 00
Total	3,135 00
Gross assets	1,350,331 96

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	817 62
Book value of ledger assets over market value, viz	
Stocks and bonds	14,546 29
Cash deposits with fire boards	200 00
Total	15,563 91
Total admitted assets	1,334,768 05

LIABILITIES

Losses adjusted and unpaid, due and not due	\$1,272 74
Losses in process of adjustment, or in suspense	92,504 08
Losses resisted	5,250 00
Total claims for losses	99,026 82
Deduct reinsurance	33,694 05
Net amount of unpaid losses	65,332 77
Unearned premiums at 50 per cent on fire risks running one year or less	141,924 05
Unearned premiums pro rata on fire risks running more than one year	195,673 18
Unearned premiums at 50 per cent on inland navigation risks	44,064 29
Unearned premiums on marine risks	17,873 54
Total unearned premiums as computed above	399,535 06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	102 60
State, county, and municipal taxes due or accrued	5,055 16
Commissions, brokerage, and other charges due or to become due to agents and brokers	9,835 47
Reinsurance premiums	236 32
Total liabilities, except capital stock	480,097 38

Cash capital...	\$400,000 00
Surplus over all liabilities	454,670 67
Surplus to policyholders.	\$854,670 67
Total liabilities	1,334,768 05

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force on Dec. 31, 1911	\$76,804,498 00	\$818,077 69	\$5,090,946 00	\$151,789 79
Written or renewed during the year.	70,540,806 00	724,758 38	12,080,438 00	282,736 13
Total.	147,345,304 00	1,542,836 07	17,171,384 00	434,525 92
Deduct those expired and marked off as terminated.	62,300,153 00	662,043 68	10,573,775 00	242,239 40
In force at the end of the year.....	85,045,151 00	880,792 39	6,597,609 00	192,286 52
Deduct amount reinsured	20,868,876 00	250,986 42	2,491,559 00	68,674 90
Net amount in force.....	64,176,275 00	629,805 97	4,106,050 00	123,611 62

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1912	\$27,372,737 00	\$283,848 10	One-half	\$141,924 05
2 years..... 1911	327,257 00	2,845 12	One-fourth	711 28
1912	306,596 00	2,401 63	Three-fourths	1,801 22
3 years..... 1910	8,764,344 00	84,521 04	One-sixth	14,086 84
1911	9,959,397 00	88,325 83	One-half	44,162 92
1912	12,044,307 00	108,535 66	Five-sixths	90,446 38
4 years..... 1909	71,077 00	763 22	One-eighth	95 40
1910	103,462 00	495 10	Three-eighths	185 66
1911	88,392 00	1,163 84	Five-eighths	727 40
1912	127,689 00	1,311 82	Seven-eighths	1,147 84
5 years..... 1908	245,143 00	2,621 49	One-tenth	262 15
1909	179,823 00	2,716 32	Three-tenths	814 90
1910	150,373 00	1,792 20	Five-tenths	896 10
1911	1,559,794 00	16,409 54	Seven-tenths	11,486 68
1912	2,862,516 00	31,967 76	Nine-tenths	28,770 98
Over 5 years	13,368 00	87 30	Pro rata	77 43
Total	64,176,275 00	629,805 97		337,597 23

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$310,305 00	\$41,377 00
Less \$52,554 risks canceled, and \$78,870 reinsurance in companies authorized in District of Columbia	139,350 00	22,074 00
Net risks written..	170,955 00	19,303 00
Gross premiums received..	1,857 39	1,222 29
Less \$570 48 returned premiums, and \$752 95 premiums for reinsurance in companies authorized in District of Columbia	728 53	594 90
Net premiums received.....	1,128 86	627 39
Losses paid (deducting salvage) ..	960 11	203 40
Less losses on risks reinsured in companies authorized in District of Columbia	..	79 52
Net losses paid	960 11	123 88
Losses incurred	959 04	251 40
Less losses on risks reinsured in companies authorized in District of Columbia	..	104 52
Net losses incurred	959 04	146 88

ORIENT INSURANCE CO , HARTFORD, CONN

[Located at No 20-22 Trinity Street, Hartford, Conn Incorporated, 1867, commenced business, 1872
Archibald G McIlwain, jr, president, Henry W Gray, jr, secretary]

CAPITAL

Capital stock paid in cash	\$500,000
Amount of ledger assets Dec 31 of previous year	\$3,386,920 29

INCOME.

	Fire	Marine and inland.	
Gross premiums	\$2,236,333 95	\$105,610 29	
Deduct gross amount paid for Reinsurance, fire, \$475,927 62, marine and inland, \$3,287 87, return premiums—fire, \$384,389 90, marine and inland, \$24,303 59	860,317 52	32,591 46	
Total premiums (other than perpetuals).....	1,376,016 43	73,018 83	1,449,035. 26
Interest on bonds and dividends on stocks		112,298 49	
Interest from other sources		8,693 35	
Rents, including company's occupancy of its own buildings		12,500 00	
Total interest and rents			133,491 84
Profit on sale or maturity of ledger assets (bonds).....			251 90
Total income.....			1,582,779 00
Total.....			4,969,699 29

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$976,366 26	\$31,779 45	
Deduct amount received for salvage—fire, \$5,375 44, marine and inland, \$325, reinsurance—fire, \$246,266 26, marine and inland, \$2,587 02, discount, fire, \$820 18... .. .	252,261 88	2,912 02	
Net amount paid for losses	724,104 38	28,867 43	752,971 81
Expenses of adjustment and settlement of losses			24,402 52
Commissions or brokerage.....			299,640 35
Allowances to local agencies for miscellaneous agency expenses			2,364 75
Salaries and expenses of special and general agents.....			56,170 49
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			63,614 35
Rents, including company's occupancy of its own buildings			8,712 41
Advertising, printing, and stationery			15,213 57
Postage, telegrams, telephone, and express			10,143 19
Legal expenses			677 70
Furniture and fixtures			1,115 23
Maps, including corrections			3,305 33
Underwriters' boards and tariff associations			23,471 93
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			17,549 08
Inspections and surveys.....			8,631 04
Repairs and expenses on real estate			3,008 49
Taxes on real estate			3,693 50
State taxes on premiums			27,632 34
Insurance department licenses and fees			11,080 69
All other licenses, fees, and taxes			19,565 68
Exchange			1,056 90
Subscriptions			794 80
Miscellaneous expenses.....			3,805 28
Interest and dividends to stockholders			100,000 00
Total disbursements.....			1,458,621 43
Balance			3,511,077 86

LEDGER ASSETS.

Book value of real estate	167,686 38
Book value of bonds and stocks	2,848,286 04
Cash in office	2,000 88
Deposits in trust companies and banks not on interest....	9,083 83
Deposits in trust companies and banks on interest	209,098 02
Agents' balances, representing business written subsequent to Oct 1, 1912	267,741 25
Agents' balances, representing business written prior to Oct 1, 1912	6,923 81
Bills receivable taken for fire risks	108 25
Balances due from other companies	
Assurance Co of America.....	16 88
Security Fire Insurance Co , Baltimore	17 65
Atlanta Birmingham Insurance Co.....	114 87
Total ledger assets	3,511,077 86

NONLEDGER ASSETS

Interest due and accrued on bonds	\$36,517 89
Reinsurance on paid losses	9,780 15
Commission on unpaid reinsurance	5,722 82
Gross assets.....	3,563,098 72

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$6,923 81
Bills receivable, past due, taken for marine, inland, and fire risks	62 50
Book value of ledger assets over market value, viz	
Bonds and stocks	127,961 04
Balance due from other companies	132 52
Total	\$135,079 87
Total admitted assets	3,428,018 85

LIABILITIES

Losses adjusted and unpaid due and not due	\$16,280 00
Losses in process of adjustment or in suspense	118,119 40
Losses resisted	17,363 75
Total claims for losses	151,763 15
Deduct reinsurance	22,336 31
Net amount of unpaid losses	129,426 84
Unearned premiums at 50 per cent on fire risks running one year or less	416,236 70
Unearned premiums pro rata on fire risks running more than one year	981,441 68
Unearned premiums at 50 per cent on inland navigation risks	37,039 53
Total unearned premiums as computed above	1,434,717 91
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	370 00
State, county, and municipal taxes, due or accrued	33,300 00
Return premiums, \$1,173 54, reinsurance premiums, \$11,491 21	12,664 75
Balances due the companies	256 90
Total liabilities, except capital stock	1,610,736 40
Cash capital	500,000 00
Surplus over all liabilities	1,317,282 45
Surplus to policyholders	1,817,282 45
Total liabilities	3,428,018 85

RISKS AND PREMIUMS

	Fire risks	Premiums thereon	Marine and inland risks	Premiums thereon
In force Dec 31, 1911	\$300,105,644 00	\$3,170,489 04	\$2,292,391 00	\$47,177 77
Written or renewed during the year	217,000,033 00	2,236,333 95	4,513,174 00	105,610 29
Total	517,105,682 00	5,406,822 99	6,805,565 00	152,788 06
Deduct those expired and marked off as terminated	194,473,534 00	2,123,165 32	3,585,576 00	71,736 43
In force at the end of the year	322,632,148 00	3,283,657 67	3,219,989 00	81,051 63
Deduct amount reinsured	57,860,410 00	605,518 32	310,669 00	6,972 57
Net amount in force	264,771,738 00	2,678,139 35	2,909,320 00	74,079 06

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$76,055,936 00	\$832,473 43	One-half	\$416,236 70
2 years 1911	1,174,911 00	9,372 81	One-fourth	2,343 20
1912	765,672 00	7,388 31	Three-fourths	5,541 25
3 years 1910	38,752,928 00	355,094 47	One-sixth	59,182 41
1911	44,180,630 00	395,341 43	One-half	197,670 74
1912	49,083,120 00	438,336 46	Five-sixths	365,280 36
4 years 1909	473,598 00	4,287 16	One-eighth	535 89
1910	550,041 00	5,426 57	Three-eighths	2,034 06
1911	428,413 00	3,716 34	Five-eighths	2,322 75
1912	610,532 00	7,906 51	Seven-eighths	6,303 22
5 years 1908	8,189,124 00	87,472 66	One-tenth	9,747 26
1909	8,910,208 00	103,331 95	Three-tenths	30,999 58
1910	10,224,957 00	123,771 85	One-half	61,888 92
1911	11,615,909 00	137,581 35	Seven-tenths	96,307 00
1912	13,237,227 00	161,195 34	Nine-tenths	136,075 78
Over 5 years	578,532 00	6,042 66	Pro rata	5,121 36
Total	264,771,738 00	2,678,139 35		1,397,678 38

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$396,338 00	\$225,075 00
Less \$209,413 risks cancelled and —\$150 reinsurance in companies authorized in District of Columbia.	137,063 00	72,200 00
Net risks written..	259,275 00	152,875 00
Gross premiums received	4,989 48	5,019 23
Less \$3,077 78 returned premiums and —\$9 38 premiums for reinsurance in companies authorized in District of Columbia	1,672 89	1,395 51
Net premiums received	3,316 59	3,623 72
Losses paid (deducting salvage).	2,666 58	2,085 00
Less losses on risks reinsured in companies authorized in District of Columbia	20 57	22 50
Net losses paid.	2,646 01	2,062 50
Losses incurred	846 58	2,085 00
Less losses on risks reinsured in companies authorized in District of Columbia	20 57	22 50
Net losses incurred.	826 01	2,062 50

PENNSYLVANIA FIRE INSURANCE CO., PHILADELPHIA, PA

[Located at No 510 Walnut Street, Philadelphia, Pa. Incorporated, 1825, commenced business, 1825
R Dale Benson, president, W Gardner Crowell, secretary.]

CAPITAL.

Capital stock paid in cash	\$750,000 00
Amount of ledger assets, Dec 31, of previous year.	\$7,743,621 15

INCOME

Gross premium, fire	\$4,644,627 36	
Deduct gross amount paid for reinsurance—fire, \$301,578 95, return premiums—fire, \$665,562 69.	1,167,141 64	
Total premiums (other than perpetuals)		3,477,485 72
Deposit premiums on perpetual risks...		96,061 75
Interest on mortgage loans...	\$9,509 95	
Interest on collateral loans...	8 040 17	
Interest on bonds	279,193 47	
Interest on deposits in trust companies and banks.	3,974 26	
Interest from other sources	6 30	
Rents, including company's occupancy of its own buildings.	8,285 00	
Total interest and rents...		309,009 15
Transfer fees	395 50	
Conscience.	450 00	
Profit on sale or maturity of ledger assets (bonds).		845 50
		10,537 38
Total income...		3,893 939 50
Total.....		11,637,560 65

DISBURSEMENTS

Gross amount paid for losses, fire	\$2,095,174 52	
Deduct amount received for salvage—fire, \$6,472 69, reinsurance—\$95,159 10, discount—fire, \$1,710 60	103,342 39	
Net amount paid for losses.		1,991,832 13
Expenses of adjustment and settlement of losses		54,335 87
Commissions or brokerage...		770,575 05
Salaries and expenses of special and general agents...		140,607 08
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees...		72,208 50
Rents, including company's occupancy of its own buildings		22,386 18
Advertising, printing, and stationery.		29,208 37
Postage, telegrams, telephone, and express.		22,905 76
Legal expenses.		1,397 35
Furniture and fixtures		2,668 31
Maps, including corrections.		8,442 09
Underwriters' boards and tariff associations		45,563 75
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		1 615 22
Inspections and surveys...		12,693 00
Repairs and expenses on real estate.		440 73
Taxes on real estate...		2,445 59

State taxes on premiums.....	\$78,058 14
Insurance department licenses and fees.....	15,565 34
All other licenses, fees, and taxes.....	18,472 25
Miscellaneous.....	23,559 20
Deposit premiums returned.....	28,730 55
Interest and dividends to stockholders.....	225,000 00
Loss on sale or maturity of ledger assets (bonds).....	1,050 00

Total disbursements..... 3,569,773 46

Balance..... 8,067,787 19

LEDGER ASSETS

Book value of real estate.....	159,377 07
Mortgage loans on real estate.....	174,750 00
Loans secured by pledge of bonds, stocks, or other collaterals.....	275,467 11
Book value of bonds.....	6,484,621 87
Cash in office.....	1,262 49
Deposits in trust companies and banks on interest.....	181,825 79
Agents' balances, representing business written subsequent to Oct 1, 1912.....	727,491 63
Agents' balances, representing business written prior to Oct 1, 1912.....	32,991 18

Total ledger assets..... 8,067,787 19

NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$2,292 87
Interest due and accrued on bonds.....	83,821 62
Interest due and accrued on collateral loans.....	1,445 84

Total..... 87,560 33

Gross assets..... 8,155,347 52

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.....	32,991 18
Book value of ledger assets over market value, viz:	
Bonds.....	207,400 87
Real estate.....	50,377 07
Collateral.....	8,967 11

Total..... 299,736 23

Total admitted assets..... 7,855,611 29

LIABILITIES

Losses adjusted and unpaid, due and not due.....	\$21,313 94
Losses in process of adjustment, or in suspense.....	296,696 96
Losses resisted.....	26,344 46
Total claims for losses.....	344,355 36
Deduct reinsurance.....	24,237 81

Net amount of unpaid losses..... 320,117 55

Unearned premiums at 50 per cent on fire risks running one year or less.....	1,149,883 49
Unearned premiums pro rata on fire risks running more than one year.....	2,236,363 24

Total unearned premiums as computed above..... 3,386,246 73

Amount reclaimable by the insured on perpetual fire insurance policies.....	966,874 31
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500 00
State, county, and municipal taxes, due or accrued.....	40,000 00
Commission, brokerage, and other charges due or to become due to agents and brokers.....	22,175 40
Reinsurance premiums.....	35,000 00

Total liabilities, except capital stock..... 4,772,913 99

Cash capital.....	\$750,000 00
Surplus over all liabilities.....	2,332,697 30

Surplus to policyholders..... 3,082,697 30

Total liabilities..... 7,855,611 29

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.....	\$677,287,983 00	\$7,079,162 98
Written during the year.....	453,795,333 00	4,644,627 36
Total.....	1,131,083,316 00	11,723,790 34
Expired and terminated.....	401,539,553 00	4,362,763 84
In force at end of the year.....	729,543,763 00	7,361,026 50
Deduct amount reinsured.....	72,282,599 00	701,100 71
Net amount in force.....	657,261,164 00	6,659,925 79

Perpetual risks not included above, \$42,802,493, deposit premiums on same, \$1,066,838 11

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. . 1912	\$238,183,792 00	\$2,299,766 99	One-half	\$1,149,883 49
2 years. 1911	267,413 00	2,661 52	One-fourth . . .	665 38
1912	472,720 00	3,094 86	Three-fourths . .	2,321 15
3 years. 1910	85,511,219 00	862,001 33	One-sixth	143,666 89
1911	93,184,382 00	931 982 05	One-half	466,991 03
1912	80,846 234 00	907,279 40	Five-sixths . . .	756,082 83
4 years. 1909	338 205 00	3,265 29	One-eighth	408 16
1910	450,436 00	3,592 31	Three-eighths . .	1,347 12
1911	301,564 00	2,875 53	Five-eighths . . .	1,737 25
1912	226,229 00	2,375 39	Seven-eighths . .	2,078 47
5 years..... 1908	26,218,463 00	272,311 63	One-tenth	27,231 16
1909	29,247,339 00	309,780 30	Three-tenths . . .	92,934 09
1910	30,486,120 00	314,352 58	One-half	157,176 29
1911	33,870,884 00	359,333 50	Seven-tenths . . .	251,533 45
1912	32,815,504 00	351,308 59	Nine-tenths . . .	316,177 74
Over 5 years.	4,870,180 00	31,944 47	Pro rata	15,972 23
Total	657,291,164 00	6,659,925 79		3 386,246 73
Perpetual risks	42,802,493 00	1,066,338 11		966,874 31
Grand total.. . . .	700,093,657 00	7,726,763 90		4,353,121 04

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire.	\$677,383 00
Less \$55,600 risks canceled, and \$16,800 reinsurance in companies authorized in District of Columbia	72,400 00
Net risks written.....	604,983 00
Gross premiums received.....	3,430 20
Less \$39,046 returned premiums, and \$11,298 premiums for reinsurance in companies authorized in District of Columbia	503 44
Net premiums received.....	2,926 76
Losses paid (deducting salvage)	308 430 00
Less losses on risks reinsured in companies authorized in District of Columbia	1,230 00
Net losses paid	3,072 00
Losses incurred	3,084 30
Less losses on risks reinsured in companies authorized in District of Columbia	12 30
Net losses incurred	3,072 00

PHENIX INSURANCE CO , HARTFORD, CONN

[Located at 783 Main Street, Hartford, Conn Incorporated, 1854, commenced business, 1854 D W C Skilton, president, John B. Knox and Thomas C Temple, secretaries]

CAPITAL

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$10,363,247 71

INCOME

Gross premiums, fire.	\$7,216,430 50
Deduct gross amount paid for reinsurance, fire, \$1,005,166 38, return premiums, fire, \$1,034,792 71	2,039,959 09
Total premiums (other than perpetuals)	5,176,471 41
Interest on mortgage loans.	2,909 59
Interest on collateral loans	549 35
Interest on bonds and dividends on stocks	428,370 23
Interest from other sources	10,981 86
Rents, including company's occupancy of its own buildings	14,089 68
Total interest and rents	456,900 71
From Farmers & Mechanics National Bank previously charged off	900 00
Agents' balances previously charged off	592 16
Profit on sale or maturity of ledger assets.	
Real estate.	166 36
Bonds	262 50
Stocks	49,022 58
	49,451 44
Total income	5,684,315 72
Total	16,047,563 43

DISBURSEMENTS

Gross amount paid for losses, fire	\$3,277,056 79
Deduct amount received for salvage, fire, \$15,812 29, reinsurance, fire,	
\$521,591 54, discount, fire, \$1,645 72..	539,049 55
Net amount paid for losses	\$2,738,007 24
Expenses of adjustment and settlement of losses..	36,970 57
Commissions or brokerage	1,065,210 01
Salaries and expenses of special and general agents	414,768 03
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	144,919 53
Rents, including company's occupancy of its own buildings	28,542 02
Advertising, printing, and stationery	50,193 40
Postage, telegrams, telephone, and express	35,879 47
Legal expenses	8,397 23
Furniture and fixtures	8,957 91
Maps, including corrections	11,252 93
Underwriters' boards and tariff associations	69,663 59
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	16,472 95
Inspections and surveys	18,693 94
Repairs and expenses on real estate	3,564 52
Taxes on real estate	2,401 58
State taxes on premiums	104,233 99
Insurance department licenses and fees	20,453 56
All other licenses, fees, and taxes	28,039 26
Miscellaneous expenses	688 91
Interest and dividends to stockholders	375,496 95
Agents' balances charged off	88 98
Loss on sale or maturity of ledger assets	
Real estate	\$42 50
Bonds	2,070 00
	2,112 50
Total disbursements..	5,185,009 07
Balance	10,862,554 36

LEDGER ASSETS

Book value of real estate	127,291 14
Mortgage loans on real estate	27,700 00
Loans secured by pledge of bonds, stocks, or other collaterals	59,000 00
Book value of bonds and stocks..	8,870,092 00
Cash in office	8,972 40
Deposits in trust companies and banks not on interest	88,868 95
Deposits in trust companies and banks on interest	659,983 59
Agents' balances representing business written subsequent to Oct 1, 1912	1,009,796 41
Agents' balances representing business written prior to Oct 1, 1912	9,831 87
Total ledger assets	10,862,554 36

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$576 75
Interest due and accrued on bonds	82,709 96
Interest due and accrued on collateral loans	637 06
Interest due and accrued on other assets	5,000 00
Rents due and accrued on company's property	1,168 24
Total	90,092 01
Market value of real estate over book value	13,722 24
Market value of bonds and stocks over book value	780,078 50
Amount due from American national banks in liquidation	7,707 00
Foreign premium in course of collection, not carried to ledger account, less commission	52,364 60
Reinsurance due from other companies on losses paid	9,999 57
Gross assets	11,815,881 28

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct 1, 1912	9,831 87
Total admitted assets	11,806,049 41

LIABILITIES

Losses adjusted and unpaid, due and not due	\$246,766 19
Losses in process of adjustment or in suspense	277,575 37
Losses resisted	31,226 41
Total claims for losses	555,567 97
Deduct reinsurance	70,566 63
Net amount of unpaid losses	485,001 34
Unearned premiums at 50 per cent on fire risks running one year or less	1,638,407 86
Unearned premiums pro rata on fire risks running more than one year	3,337,549 41
Total unearned premiums as computed above	4,975,957 27

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$30,000 00
State, county, and municipal taxes due or accrued	160,000 00
Total liabilities, except capital stock	5,650,958 61
Cash capital	2,000,000 00
Surplus over all liabilities	4,155,090 80
Surplus to policyholders	6,155,090 80
Total liabilities	11,806,049 41

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$1,047,093,036 00	\$10,478,593 45
Written during the year	819,894,990 00	7,288,083 68
Excess of original premiums over amount received for reinsurance		157,693 99
Total	1,866,988,026 00	17,924,371 12
Expired and terminated	788,578,842 00	7,175,485 22
In force at end of the year	1,078,409,184 00	10,748,885 90
Deduct amount reinsured	110,585,088 00	1,168,003 20
Net amount in force	967,824,096 00	9,580,882 70

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross pre- miums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 . \$346,663,137 00	\$3,276,815 71	One-half	\$1,638,407 86
2 years	1911 . 3,973,888 00	38,542 26	One-fourth	9,635 56
	1912 . 3,015,094 00	25,713 18	Three-fourths	19,284 89
Three years	1910 . 129,349,214 00	1,272,627 30	One-sixth	212,104 55
	1911 . 143,984,108 00	1,378,331 70	One-half	689,165 85
	1912 . 164,712,372 00	1,594,667 56	Five-sixths	1,328,889 63
Four years	1909 . 1,372,352 00	14,412 53	One-eighth	1,801 57
	1910 . 1,748,152 00	20,315 00	Three-eighths	7,618 13
	1911 . 1,612,327 00	18,301 74	Five-eighths	11,438 59
	1912 . 1,401,910 00	14,368 72	Seven-eighths	12,572 63
Five years	1908 . 27,577,554 00	303,529 91	One-tenth	30,352 99
	1909 . 30,138,849 00	347,145 04	Three-tenths	104,143 51
	1910 . 32,138,981 00	376,719 02	One-half	188,359 51
	1911 . 37,965,407 00	436,358 65	Seven-tenths	305,451 06
	1912 . 42,170,751 00	463,034 38	Nine-tenths	416,730 94
Total	967,824,096 00	9,580,882 70		4,975,967 27

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire \$1,776,315 00
Less \$288,061 risks canceled and \$611,763 reinsurance in companies authorized in District of Columbia	899,824 00
Net risks written	876,491 00
Gross premiums received	10,353 78
Less \$1,258 37 returned premiums and \$4,559 30 premiums for reinsurance in companies au- thorized in District of Columbia	5,817 67
Net premiums received	4,536 11
Losses paid (deducting salvage)	12,788 51
Less losses on risks reinsured in companies authorized in District of Columbia	4,539 46
Net losses paid	8,249 05
Losses incurred	10,383 19
Less losses on risks reinsured in companies authorized in District of Columbia	4,539 46
Net losses incurred	5,843 73

PROVIDENCE WASHINGTON INSURANCE CO, PROVIDENCE, R I

[Located at No 20 Market Square, Providence, R I Incorporated, 1799, commenced business, 1799
J B Branch, president, A G Beals, secretary]

CAPITAL			
Capital stock paid in cash ..	..	\$1,000,000 00	
Amount of ledger assets Dec 31 of previous year ..	..	\$3,047,314 76	
Increase of paid-up capital during year ..	..	250,000 00	
Extended at ..	..		<u>\$3,297,314 76</u>
INCOME			
	Fire	Marine and inland	
Gross premiums ..	\$3,588,841 28	\$1,501,650 95	
Deduct gross amount paid for reinsurance—Fire, \$740,660 03, marine and inland, \$378,111 69 Return premiums—Fire, \$540,122 90, marine and inland, \$169,681 19 ..	1,280,782 93	547,792 88	
Total premiums (other than perpetuities) ..	2,308,058 35	953,858 07	3,261,916 42
Interest on bonds and dividends on stocks ..		131,770 53	
Interest on deposits in trust companies and banks ..		5,635 69	
Interest from other sources ..		89 50	
Total interest ..			137,495 72
Profit and loss dividend, Lehigh Valley Coal Sales Co stock ..			1,000 00
Profit and loss dividend, Providence Telephone Co stock ..			6,250 00
Profit on sale or maturity of ledger assets (stocks) ..			141,075 60
Increase in book value of ledger assets (bonds and stocks) ..			17,376 25
Total income ..			<u>3,565,113 99</u>
Total ..			<u>6,862,428 75</u>

DISBURSEMENTS			
	Fire	Marine and inland	
Gross amount paid for losses ..	\$1,644,245 64	\$871,899 31	
Deduct amount received for salvage—fire, \$21,076 69, marine and inland, \$98,690 31, reinsurance—fire, \$356,713 51, marine and inland, \$208,403 92, discount—fire, \$470 43, marine and inland, \$403 27 ..	378,260 63	307,497 50	
Net amount paid for losses ..	1,265,985 01	564,401 81	1,830,386 82
Expenses of adjustment and settlement of losses ..			30,427 72
Commissions or brokerage ..			686,309 15
Salaries and expenses of special and general agents ..			124,140 68
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees ..			119,213 95
Rents, including company's occupancy of its own buildings ..			14,282 90
Advertising, printing, and stationery ..			29,743 89
Postage, telegrams, telephone, and express ..			22,616 13
Legal expenses ..			2,235 32
Furniture and fixtures ..			8,193 44
Maps, including corrections ..			6,291 16
Underwriters' boards and tariff associations ..			31,365 99
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses ..			20,929 04
Inspections and surveys ..			12,680 09
State taxes on premiums ..			58,843 88
Insurance department licenses and fees ..			12,858 83
All other licenses, fees, and taxes ..			8,430 09
Exchange ..			1,756 89
Subscriptions to various publications ..			727 39
Premiums on guaranty bonds ..			791 88
Entertainment ..			727 40
Rhode Island Insurance Department examinations ..			1,425 86
Balance, expense account ..			424 63
Interest and dividends to stockholders ..			75,000 00
Loss on sale or maturity of ledger assets (stocks) ..			17,737 50
Decrease in book value of ledger assets (bonds and stocks) ..			58,323 63
Total disbursements ..			<u>3,175,864 26</u>
Balance ..			<u>3,686,564 49</u>

LEDGER ASSETS	
Book value of bonds and stocks ..	2,661,412 50
Cash in office ..	770 02
Deposits in trust companies and banks not on interest ..	17,844 26
Deposits in trust companies and banks on interest ..	430,863 28
Agents' balances representing business written subsequent to Oct 1, 1912 ..	551,751 46
Agents' balances representing business written prior to Oct 1, 1912 ..	245 75
Bills receivable taken for marine and inland risks ..	20,788 14
Bills receivable taken for fire risks ..	200 00
Balance due from reinsuring companies ..	
Louisville Insurance Co ..	1,281 27
South German Reinsurance Co ..	1,318 53
Sun Insurance Co ..	89 28
Total ledger assets ..	<u>3,686,564 49</u>

NONLEDGER ASSETS	
Interest due and accrued on bonds	\$11,880 91
Interest due and accrued on other assets	18,953 25
Total	\$30,834 16
Market value of bonds and stocks over book value	1,059,113 50
Gross assets	4,776,512 15
DEDUCT ASSETS NOT ADMITTED	
Agents' balances, representing business written prior to Oct 1, 1912	245 75
Bills receivable, past due, taken for marine, inland, and fire risks	365 00
Total	610 75
Total admitted assets	4,775,901 40
LIABILITIES	
Losses adjusted and unpaid due and not due	\$52,647 21
Losses in process of adjustment or in suspense	419,550 85
Losses resisted	23,908 27
Total claims for losses	496,106 27
Deduct reinsurance	129,082 82
Net amount of unpaid losses	367,023 45
Unearned premiums at 50 per cent on fire risks running one year or less	757,316 37
Unearned premiums pro rata on fire risks running more than one year	1,241,314 28
Unearned premiums at 50 per cent on inland navigation risks	248,872 30
Unearned premiums, 50 per cent on marine risks	55,316 36
Total unearned premiums, as computed above	2,302,819 37
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
State, county, and municipal taxes due or accrued	52,000 00
Total liabilities, except capital stock	2,726,542 82
Cash capital	1,000,000 00
Surplus over all liabilities	1,049,058 58
Surplus to policyholders	2,049,058 58
Total liabilities	4,775,901 40

RISKS AND PREMIUMS.

	Fire risks	Gross premiums thereon.	Marine and inland risks	Gross premiums thereon
In force Dec 31, 1911.	\$434,279,387 00	\$4,436,893 81	\$22,201,619 00	\$700,207 60
Written or renewed during the year	346,827,425 00	3,588,841 28	254,665,279 00	1,501,650 95
Excess of original premiums over amount received for reinsurance. . . . .	.. .. .	3,171 60	.. .. .	.. .. .
Total	781,106,812 00	8,028,906 69	276,866,898 00	2,201,858 61
Deduct those expired and marked off as terminated	308,254,019 00	3,222,132 23	254,711,704 00	1,507,629 41
In force at the end of year 1912	472,852,793 00	4,806,774 46	22,155,194 00	694,229 20
Deduct amount reinsured	86,178,723 00	965,436 60	2,935,873 00	90,709 89
Net amount in force Dec 31, 1912.	386,674,070 00	3,841,337 86	19,219,321 00	603,519 31

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$146,114,350 00	\$1,514,632 74	One-half	\$757,316 37
1911	7,509,132 00	20,261 87	One-fourth	5,065 47
2 years 1912	3,232,354 00	13,650 42	Three-fourths	10,237 82
1910	44,191,749 00	443,317 59	One-sixth	73,886 26
3 years 1911	50,435,429 00	474,636 94	One-half	237,318 47
1912	59,469,498 00	556,787 77	Five-sixths	463,989 80
4 years 1909	757,957 00	3,938 27	One-eighth	492 28
1910	481,812 00	4,983 72	Three-eighths	1,868 88
1911	507,260 00	4,762 56	Five-eighths	2,976 60
1912	509,971 00	5,704 72	Seven-eighths	4,991 03
5 years 1908	11,842,376 00	126,525 67	One-tenth	12,652 57
1909	12,115,970 00	130,865 43	Three-tenths	39,259 63
1910	14,444,163 00	159,103 92	One-half	79,551 96
1911	15,824,795 00	173,549 99	Seven-tenths	121,484 99
1912	19,154,230 00	207,487 51	Nine-tenths	186,738 75
Over 5 years	83,024 00	1,128 74	Pro rata	799 17
Total	386,674,070 00	3,841,337 86	.. .. .	1,998,630 00

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$1,739,601 00	\$128,832 00
Less \$419,809 risks canceled and \$31,293 reinsurance in companies authorized in District of Columbia.	365,596 00	85,506 00
Net risks written.	1,374,005 00	43,326 00
Gross premiums received	11,076 52	3,033 90
Less \$3,311 67 returned premiums and \$20 22 premiums for reinsurance in companies authorized in District of Columbia.	1,882 70	1,449 19
Net premiums received	9,193 82	1,584 71
Net losses paid	7,170 88	894 62
Net losses incurred.	7,249 55	894 62

QUEEN INSURANCE CO OF AMERICA, NEW YORK, N Y

[Located at No 84 William Street, New York, N Y Incorporated, 1891, commenced business, 1891
Edward F. Beddall, president, Nevett S. Bartow, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$9,542,820 17

INCOME

	Fire	Marine and inland	
Gross premiums	\$6,055,268 36	\$689,184 37	
Deduct gross amount paid for reinsurance—fire, \$713,239 67, marine and inland, \$45,164 67, return premiums—fire, \$865,693 99, marine and inland, \$111,328 31	1,578,933 66	156,492 98	
Total premiums (other than perpetuals)	4,476,334 70	532,691 39	5,009,026 09
Interest on mortgage loans		2,950 00	
Interest on bonds and dividends on stocks		338,498 48	
Interest from other sources		8,653 52	
Total interest			350,102 00
Agents' balances previously charged off			9 85
Profit on sale or maturity of ledger assets, stocks			29,609 89
Total income			5,388,747 83
Total			14,931,568 00

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$2,724,341 45	\$253,615 37	
Deduct amount received for Salvage—fire, \$30,021 02, marine and inland, \$10,497 15, reinsurance—fire, \$374,118 16, marine and inland, \$17,800 24, discount—fire, \$499 69	404,638 87	28,297 39	
Net amount paid for losses	2,319,702 58	225,317 98	2,545,020 56
Expenses of adjustment and settlement of losses			64,730 27
Commissions or brokerage			261,067 53
Allowances to local agencies for miscellaneous agency expenses			21,011 42
Salaries and expenses of special and general agents			178,247 22
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			331,883 42
Rents, including company's occupancy of its own buildings			47,060 96
Advertising, printing, and stationery			69,188 64
Postage, telegrams, telephone, and express			30,750 64
Legal expenses			695 89
Furniture and fixtures			5,823 92
Maps, including corrections			14,240 99
Underwriters' boards and tariff associations			51,342 53
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses			29,724 58
Inspections and surveys			25,480 36
State taxes on premiums			78,508 32
Insurance-department licenses and fees			20,911 03
All other licenses, fees, and taxes			21,840 57
Provincial taxes			652 13
Franchise tax			1,241 00
Interest and dividends to stockholders			300,000 00
Agents' balances charged off			146 95
Decrease in book value of ledger assets (bonds)			29,534 64
Total disbursements			4,845,710 04
Balance			10,085,857 96

LEDGER ASSETS

Mortgage loans on real estate	65,000 00
Book value of bonds and stocks	8,805,876 27
Cash in office	7,869 97
Deposits in trust companies and banks not on interest	1,834 12
Deposits in trust companies and banks on interest	418,816 51
Agents' balances, representing business written subsequent to Oct 1, 1912	779,032 45
Agents' balances, representing business written prior to Oct 1, 1912	7,135 15
Bills receivable taken for fire risks	293 49
Total ledger assets	10,085,857 96

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$1,405 13
Interest due and accrued on bonds	82,805 04
Interest due and accrued on other assets	1,094 00
Total	85,304 17
Due for reinsurance on losses paid	15,148 62
Commission on unpaid reinsurance premiums	13,668 44
Gross assets	10,199,979 19

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	7,135 15
Book value of ledger assets over market value (bonds and stocks)	198,394 03
Total	205,529 18
Total admitted assets	9,994,450 01

LIABILITIES

Losses adjusted and unpaid, due and not due	\$136,038 66
Losses in process of adjustment or in suspense	265,739 50
Losses resisted	59,961 00
Total claims for losses	461,739 16
Deduct reinsurance	49,921 83
Net amount of unpaid losses	411,817.33
Unearned premiums at 50 per cent on fire risks running one year or less	1,405,125 73
Unearned premiums pro rata on fire risks running more than one year	2,755,854 51
Unearned premiums at 50 per cent on inland navigation risks	205,798 98
Unearned premiums 100 per cent on marine risks	16,093 58
Total unearned premiums as computed above	4,382,872 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	27,218 08
State, county, and municipal taxes due or accrued	96,004 24
Commissions, brokerage, and other charges due or to become due to agents and brokers	13,664 29
Return premiums, \$8,941 04, reinsurance premiums, \$80,506 25	69,447 29
Pension obligations	32,280 00
Total liabilities, except capital stock	5,033,304 03
Cash capital	\$1,000,000 00
Surplus over all liabilities	3,961,145 98
Surplus to policyholders	4,961,145.98
Total liabilities	9,994,450 01

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$767,821 253 00	\$8,608,986 49	\$9,692,506 00	\$223,262 93
Written or renewed during the year	532,871,425 00	6,055,268 36	135,072,888 00	689,184 37
Total	1,300,692,678 00	14,664,254 85	144,765,394 00	912,447 30
Deduct expirations and cancellations	497,620,277 00	5,795,610 41	127,719,894 00	481,410 19
In force at end of the year	803,072,401 00	8,868,644 44	17,045,500 00	431,037 11
Deduct amount reinsured	72,205,211 00	809,983 90	216,380 00	3,345 54
Net amount in force	730,867,190 00	8,058,660 54	16,829,120 00	427,691 57

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Premiums unearned
1 year or less 1912	\$229,835,147 00	\$2,810,251 49	One-half	\$1,405,125 73
2 years 1911	2,952,719 00	31,631 00	One-fourth	7,907 75
1912	3,282,513 00	31,370 10	Three-fourths	23,527 57
3 years 1910	110,577,020 00	1,114,765 45	One-sixth	185,794 24
1911	116,189,353 00	1,154,615 07	One-half	577,307 52
1912	131,954,909 00	1,292,467 50	Five-sixths	1,077,056 27
4 years 1909	933,885 00	11,698 59	One-eighth	1,462 32
1910	1,213,239 00	11,334 78	Three-eighths	4,250 55
1911	1,189,711 00	13,434 06	Five-eighths	8,396 27
1912	1,299,342 00	15,149 50	Seven-eighths	13,255 83
5 years 1908	20,251,620 00	240,609 54	One-tenth	24,060 97
1909	22,944,942 00	273,481 30	Three-tenths	82,044 39
1910	26,664,150 00	319,352 56	One-half	159,676 28
1911	29,768,283 00	359,442 19	Seven-tenths	251,609 53
1912	31,308,632 00	374,053 91	Nine-tenths	336,648 52
Over 5 years	441,725 00	5,003 50	Various	2,856 50
Total	730,867,190 00	8,058,660 54		4,160,980 24

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$618,938 00	\$156,725 00
Less \$97,650 risks canceled, and \$49,873 reinsurance in companies authorized in District of Columbia	107,123 00	40,400 00
Net risks written	511,815 00	116,325 00
Gross premiums received	3,763 70	4,798 08
Less \$1,095 70 returned premiums, and \$447 88 premiums for reinsurance in companies authorized in District of Columbia	671 57	872 01
Net premiums received	3,092 13	3,926 07
Net losses paid	6,954 88	1,468 40
Net losses incurred	5,454 88	3,643 40

RHODE ISLAND INSURANCE CO, PROVIDENCE, R I

[Located at No 17 Custom House Street, Providence, R I Incorporated, 1905, commenced business, 1907 George L Shepley, president, Emil G Pieper, secretary]

CAPITAL

Capital stock paid in cash	\$400,000 00	
Amount of ledger assets, Dec 31, of previous year		\$1,171,928 64
Increase of paid-up capital during year		100,000 00
Extended at		\$1,271,928 64

INCOME

Gross premiums, fire	\$873,731 42	
Deduct gross amount paid for reinsurance, fire, \$171,450 73, return premiums, fire, \$173,376 01	344,826 74	
Total premiums (other than perpetuals)		528,904 68
Interest on bonds and dividends on stocks	43,801 73	
Interest from other sources		
Deposits in trust companies and banks	1,294 95	
Underwriters' association	3 15	
Total interest		45,099 83
Profit on sale or maturity of ledger assets (bonds)		46 67
Total income		574,051 18
Total		1,845,979 82

DISBURSEMENTS

Gross amount paid for losses, fire	\$402,721 48
Deduct amount received for salvage, fire, \$6,969 63, reinsurance, fire, \$89,823 72, discount, fire, \$495 42	97,288 77
Net amount paid for losses	\$305,432 71
Expenses of adjustment and settlement of losses	5,334 32
Commissions or brokerage	167,852 02
Advertising, printing, and stationery	516 62
Legal expenses	101 75
Underwriters' boards and tariff associations	5,280 10
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	3,152 16
State taxes on premiums	9,385 68
Insurance department licenses and fees	4,096 64
All other licenses, fees, and taxes	4,547 19
Auditing books	\$150 00
Surety bonds	371 85
Commission on investments	185 00
Rhode Island Insurance Department examination	338 42
Interest and dividends to stockholders	1,045 27
	35,000 00
Total disbursements	541,745 45
Balance	1,304,234 36

LEDGER ASSETS

Book value of bonds and stocks	1,123,068 29
Deposits in trust companies and banks on interest	48,215 58
Agents' balances, representing business written subsequent to Oct 1, 1912	132,850 49
Cash deposited with Philadelphia Underwriters' Association	100 00
Total ledger assets	1,304,234 36

NONLEDGER ASSETS

Interest due and accrued on bonds	\$10,884 34
Interest due and accrued on other assets	1,075 00
Total	11,959 34
Reinsurance due on losses paid	94 64
Gross assets	1,316,288 34

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value (bonds and stocks)	17,928 20
Total admitted assets	1,298,360 05

LIABILITIES

Losses adjusted and unpaid, due and not due	\$13,398 22
Losses in process of adjustment, or in suspense	44,221 99
Losses resisted	5,918 94
Total claims for losses	63,539 15
Deduct reinsurance	16,778 89
Net amount of unpaid losses	46,760 26
Unearned premiums at 50 per cent on fire risks running one year or less	180,521 82
Unearned premiums pro rata on fire risks running more than one year	234,003 37
Total unearned premiums as computed above	420,525 19
State, county, and municipal taxes due or accrued	10,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	43,840 66
Total liabilities, except capital stock	521,126 11
Cash capital	\$400,000 00
Surplus over all liabilities	377,233 94
Surplus to policyholders	777,233 94
Total liabilities	1,298,360 05

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$93,589,193 00	\$850,388 91
Written or renewed during the year	90,262,037 00	873,731 42
Total	183,851,230 00	1,724,120 33
Deduct those expired and marked off as terminated	73,486,401 00	724,753 19
In force at the end of the year	110,364,829 00	999,367 14
Deduct amount reinsured	22,598,562 00	208,427 83
Net amount in force	87,766,267 00	790,939 31

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less	1912	\$41,804,453 00	\$373,043 64	One-half	\$186,521 82
2 years	1911	457,323 00	4,043 48	One-fourth	1,010 87
	1912	316,178 00	3,008 94	Three-fourths	2,256 70
3 years	1910	7,399,141 00	58,760 65	One-sixth	9,793 44
	1911	9,579,002 00	78,598 53	One-half	39,299 26
	1912	11,121,348 00	94,172 97	Five-sixths	78,477 47
4 years	1909	117,954 00	2,028 73	One-eighth	253 59
	1910	75,679 00	1,275 90	Three-eighths	478 46
	1911	4,446 00	143 40	Five-eighths	89 62
	1912	74,278 00	794 52	Seven-eighths	695 20
5 years	1908	1,822,055 00	20,089 82	One-tenth	2,008 98
	1909	2,423,238 00	26,178 44	Three-tenths	7,853 53
	1910	3,574,988 00	39,201 62	One-half	19,600 81
	1911	4,282,660 00	41,976 17	Seven-tenths	29,383 32
	1912	4,708,824 00	47,438 85	Nine-tenths	42,694 96
Over 5 years		4,700 00	183 65	Pro rata	107 16
Total		\$7,766,267 00	790,939 31		420,525 19

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$502,625 00
Less \$123,827 risks canceled, and \$76,726 reinsurance in companies authorized in District of Columbia	200,553 00
Net risks written	302,072 00
Gross premiums received	2,661 67
Less \$482 22 returned premiums and \$421 74 premiums for reinsurance in companies authorized in District of Columbia	903 96
Net premiums received	1,757 71
Losses paid (deducting salvage)	2,544 60
Less losses on risks reinsured in companies authorized in District of Columbia	306 49
Net losses paid	2,238 11
Losses incurred	1,493 14
Less losses on risks reinsured in companies authorized in District of Columbia	306 49
Net losses incurred	1,186 65

ST. PAUL FIRE & MARINE INSURANCE CO , ST. PAUL, MINN

[Incorporated, 1865, commenced business, 1865 F R Bigelow, president, A W. Perry, secretary
Located at corner Fifth and Washington Streets, St Paul, Minn]

CAPITAL.

Capital stock paid in cash	\$500,000 00
Amount of ledger assets Dec 31 of previous year	\$8,097,736 10

INCOME

	Fire	Marine and inland	
Gross premiums	\$5,833,303 43	\$2,389,219 14	
Deduct gross amount paid for reinsurance, fire, \$573,319 04, marine and inland, \$637,862 40, return premiums, fire, \$765,188 41, marine and inland, \$272,972 08	1,338,507 45	910,834 48	
Total premiums (other than perpetuials)	4,494,795 98	1,478,384 66	5,973,180 64
Interest on mortgage loans		32,349 07	
Interest on collateral loans		178 56	
Interest on bonds and dividends on stocks		264,427 48	
Interest from other sources		18,793 52	
Rents, including company's occupancy of its own buildings		19,065 05	
Total interest and rents			334,813 68
Agents' balance previously charged off			80 20
Profit on sale or maturity of ledger assets (bonds, \$5,047, stocks, \$40,987)			46,034 00
Total income			6,354,108 52
Total			14,451,844 62

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses	\$2,840,272 67	\$1,400,911 97
Deduct amount received for salvage, fire, \$12,433 22, marine and inland, \$63,117 51, reinsurance, fire, \$299,330 44, marine and inland, \$572,080 64, discount, fire, \$2,941 66	314,705 32	635,198 15
Net amount paid for losses	2,525,567 35	765,713 82
Expenses of adjustment and settlement of losses		\$3,291,281 17
Commissions or brokerage		76,249 26
Allowances to local agencies for miscellaneous agency expenses		1,425,803 30
Salaries and expenses of special and general agents		4,748 19
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		182,225 44
Rents, including company's occupancy of its own buildings		102 166 85
Advertising, printing, and stationery		12,592 50
Postage, telegrams, telephone, and express		49,466 37
Legal expenses		30,300 45
Furniture and fixtures		14,422 72
Maps, including corrections		2,461 25
Underwriters' boards and tariff associations		7,986 30
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		16,863 32
Inspections and surveys		5,174 14
Repairs and expenses on real estate		18,867 03
Taxes on real estate		5,205 18
State taxes on premiums		3,774 14
Insurance department licenses and fees		114,017 88
All other licenses, fees, and taxes		18,464 35
Other items		18,109 80
Interest and dividends to stockholders		9,969 91
Decrease in liabilities during the year on account of reinsurance treaties		100,000 00
Agents' balances charged off		1,925 36
Loss on sale or maturity of ledger assets (real estate, \$3,000, and bonds, \$1,252 82)		38,732 49
		4,252 82
Total disbursements		5,558,063 27
Balance		8,893,781 35

LEDGER ASSETS

Book value of real estate	270,280 71
Mortgage loans on real estate	567,705 00
Loans secured by pledge of bonds, stocks, or other collaterals	150,000 00
Book value of bonds and stocks	6,724,339 81
Cash in office	3,558 30
Deposits in trust companies and banks on interest	350,033 95
Agents' balances, representing business written subsequent to Oct 1, 1912	671,171 86
Agents' balances, representing business written prior to Oct 1, 1912	6,250 26
Bills receivable taken for marine and inland risks	4,305 16
Bills receivable taken for fire risks	102,935 64
Century Fire Insurance Co secured by \$23,163 46 farm notes not due	12,718 66
Due from reinsurance companies for return premium	290 59
Due from reinsurance companies on losses paid	30,191 41
Total ledger assets	8,893,781 35

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$6,609 04
Interest due and accrued on bonds	53,981 59
Total	60,590 63
Unliquidated interest on 100 shares of National German American Bank stock	7,000 00
Gross assets	8,961,371.98

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$6,250.26
Bills receivable, past due, taken for marine, inland, and fire risks	9,353 89
Loans on personal security	82 44
Miscellaneous stocks	1,325 00
Mortgages other than first	400 00
Book value of ledger assets over market value (bonds and stocks)	158,163 63
Reinsurance premiums, collection doubtful	258 80
Reinsurance losses	219 21
Total	176,053 13
Total admitted assets	8,785,318 85

LIABILITIES

Losses adjusted and unpaid due and not due	\$90,659 49
Losses in process of adjustment or in suspense	531,338 74
Losses resisted	29,105 00
Total claims for losses	651,103 23
Deduct reinsurance	199,093 81
Net amount of unpaid losses	\$452,009 42
Unearned premiums at 50 per cent on fire risks running 1 year or less	942,913 07
Unearned premiums pro rata on fire risks running more than 1 year	3,521,548 58
As agreed with Minnesota insurance department excess of original premiums over amount received for reinsurance	2,500 00
Unearned premiums at 50 per cent on inland navigation risks	358,216 21
Unearned premiums 100 per cent on marine risks	29,587 03
Total unearned premiums as computed above	4,854,764 89
State, county, and municipal taxes due or accrued	100,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	3,751 05
Reinsurance premiums	22,422 72
Reserved for unpaid bills	1,000 00
Total liabilities except capital stock	5,433,948 08
Cash capital	\$500,000 00
Surplus over all liabilities	2,851,370 77
Surplus to policyholders	3,351,370 77
Total liabilities	8,785,318 85

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911	\$675,799,818 00	\$8,969,490 75	\$23,652,651 00	\$715,661 68
Written during the year	438,850,543 00	5,833,303 43	409,638,860 00	2,389,219 14
Excess of original premiums over amount received for reinsurance		12,165 05		
Total	1,014,650,361 00	14,814,959 23	433,291,511 00	3,104,880 82
Expired and terminated	391,496,761 00	5,424,747 68	409,429,578 00	2,267,555 59
In force at end of the year	723,153,600 00	9,390,211 55	23,861,933 00	837,325 23
Deduct amount reinsured	49,266,345 00	634,847 55	2,969,562 00	120,892 83
Net amount in force	673,887,255 00	8,755,364 00	20,892,371 00	716,432 40

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. 1912	\$131,269,483 00	\$1,885,826 13	One-half	\$942,913 07
2 years .. 1911	956,322 00	6,947 15	One-fourth	1,736 73
1912	634,972 00	5,896 12	Three-fourths	3,822 09
3 years .. 1910	98,827,673 00	1,105,739 26	One-sixth	184,289 87
1911	109,804,627 00	1,162,654 01	One-half	581,327 01
1912	125,449,272 00	1,422,684 44	Five-sixths	1,185,570 36
4 years .. 1909	396,725 00	4,673 45	One-eighth	584 18
1910	477,055 00	5,279 79	Three-eighths	1,979 92
1911	595,081 00	5,394 52	Five-eighths	3,371 57
1912	415,520 00	5,001 96	Seven-eighths	4,376 71
5 years .. 1908	38,272,029 00	592,318 01	One-tenth	59,231 80
1909	40,107,916 00	591,688 08	Three-tenths	177,506 42
1910	37,874,945 00	556,484 30	One-half	278,242 15
1911	42,504,831 00	558,844 89	Seven-tenths	391,191 42
1912	40,888,703 00	604,071 19	Nine-tenths	543,664 07
Over 5 years ..	5,412,101 00	242,660 70	Pro rata	104,654 23
Total	673,887,255 00	8,755,364 00		4,464,461 65

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$157,325 00	\$17,372 00
Less \$26,198 risks canceled and \$1,680 reinsurance in companies authorized in District of Columbia	24,648 00	3,230 00
Net risks written	132,677 00	14,142 00
Gross premiums received	1,333 73	467 55
Less \$441 05 returned premiums and \$45 80 premiums for reinsurance in companies authorized in District of Columbia	369 72	117 13
Net premiums received	964 01	350 42
Net losses paid	1,901 00	12 50
Net losses incurred	1,901 00	12 50

SECURITY INSURANCE CO , NEW HAVEN, CONN

[Located at No 49 Elm and Church Streets, New Haven, Conn Incorporated, 1841, commenced business, 1841 John W Ailing, president, Victor Roth, secretary]

CAPITAL

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets, Dec 31, of previous year	\$3,778,224 68

INCOME

Gross premiums, fire	\$3,141,796 28
Deduct gross amount paid for Reinsurance, fire, \$574,127 19, return premiums, fire, \$545,874 98.	1,120,002 17
Total premiums (other than perpetuals)	2,021,794 11
Interest on mortgage loans	\$13,488 28
Interest on collateral loans	5,253 55
Interest on bonds and dividends on stocks	135,242 68
Interest from other sources	95 16
Rents, including company's occupancy of its own buildings.	8,937 50
Total interest and rents	163,017 17
Borrowed money	80,000 00
Old premium notes	12 00
Agents' balances previously charged off	80,012 00
Profit on sale or maturity of ledger assets (bonds)	207 49
	568 75
Total income.....	2,265,599 42
Total	6,043,824 20

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,338,360 37
Deduct amount received for Salvage, fire, \$9,375 09, reinsurance, fire, \$298,843 23, discount, fire, \$1,112 18.	309,330 50
Net amount paid for losses	1,029,029 87
Expenses of adjustment and settlement of losses	24,118 58
Commissions or brokerage	423,191 56
Allowances to local agencies for miscellaneous agency expenses	16,870 11
Salaries and expenses of special and general agents	88,265 06
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	108,723 61
Rents, including company's occupancy of its own buildings	11,927 23
Advertising, printing, and stationery	20,041 00
Postage, telegrams, telephone, and express	14,838 53
Legal expenses	2,375 20
Furniture and fixtures	4,789 05
Maps, including corrections	7,714 46
Underwriters' boards and tariff associations	18,314 30
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	14,720 40
Inspections and surveys	13,271 82
Repairs and expenses on real estate	335 83
Taxes on real estate	2,120 39
State taxes on premiums	32,706 87
Insurance department licenses and fees	12,612 22
All other licenses, fees, and taxes	23,079 58
General expenses	14,426 64
Interest on borrowed money	546 00

Interest on payments for new stock	\$5,732 75
Borrowed money repaid	80,000 00
Interest and dividends to stockholders	119,000 00
Agents' balances charged off	213 20

Total disbursements 2,088,954 20

Balance 3,954,870 00

LEDGER ASSETS

Book value of real estate	239,218 25
Mortgage loans on real estate	300,300 00
Loans secured by pledge of bonds, stocks, or other collaterals	94,000 00
Book value of bonds and stocks	2,842,340 41
Cash in office	10,228 32
Deposits in trust companies and banks not on interest	100,420 60
Agents' balances, representing business written subsequent to Oct 1, 1912	349,999 50
Agents' balances, representing business written prior to Oct 1, 1912	1,219 54
Bills receivable taken for fire risks	16,751 70
Cash deposited with Philadelphia Underwriters Association	100 00
Due from reinsuring companies on paid losses	261 68

Total ledger assets 3,954,870 00

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$2,894 70
Interest due and accrued on bonds	35,097 44
Interest due and accrued on collateral loans	683 15
Rents due and accrued on company's property	312 50
Total	38,987 79
Market value of real estate over book value	25,781 75
Market value of bonds and stocks over book value	59,867 72
Gross assets	4,079,507 26

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	1,249 54
Bills receivable, past due, taken for marine, inland, and fire risks	3,760 80
Total	5,010 34
Total admitted assets	4,074,496 92

LIABILITIES

Losses adjusted and unpaid, due and not due	\$53,896 36
Losses in process of adjustment, or in suspense	172,058 07
Losses resisted	23,623 10
Total claims for losses	249,577 53
Deduct reinsurance	61,053 59
* Net amount of unpaid losses	188,523 94
Unearned premiums at 50 per cent on fire risks running one year or less	550,047 66
Unearned premiums pro rata on fire risks running more than one year	1,401,889 33
Total unearned premiums as computed above	1,951,936 99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,819 31
State, county, and municipal taxes due or accrued	35,000 00
Total liabilities, except capital stock	2,178,280 24
Cash capital	1,000,000 00
Surplus over all liabilities	896,216 68
Surplus to policyholders	1,896,216 68
Total liabilities	4,074,496 92

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$358,486,451 00	\$3,918,789 30
Written or renewed during the year	283,998,924 00	3,141,796 28
Excess of original premiums over amount received for reinsurance		10,397 22
Total	642,485,375 00	7,070,982 80
Deduct those expired and marked off as terminated	222,831,745 00	2,601,017 75
In force at end of the year	419,653,630 00	4,469,965 05
Deduct amount reinsured	71,412,353 00	804,418 50
Net amount in force	348,241,277 00	3,665,546 55

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912	\$90,045,044 00	\$1,100,095 32	One-half	\$550,047 66
2 years	1911	1,243,938 00	10,341 64	One-fourth	2,585 41
	1912	582,326 00	3,852 70	Three-fourths	2,889 53
3 years	1910	49,789,408 00	448,033 60	One-sixth	74,672 26
	1911	58,237,179 00	528,054 87	One-half	264,027 44
	1912	70,233,121 00	630,792 80	Five-sixths	525,660 65
4 years	1909	462,734 00	3,249 06	One-eighth	406 13
	1910	293,149 00	2,575 44	Three-eighths	965 79
	1911	454,828 00	4,638 91	Five-eighths	2,899 32
	1912	248,370 00	2,562 65	Seven-eighths	2,242 32
5 years	1908	11,011,195 00	131,561 28	One-tenth	13,156 13
	1909	12,987,048 00	155,906 05	Three-tenths	46,771 83
	1910	14,423,880 00	177,972 24	One-half	88,986 12
	1911	17,523,720 00	213,462 91	Seven-tenths	149,424 03
	1912	20,705,337 00	252,447 08	Nine-tenths	227,202 37
Total		348,241,277 00	3,665,546 55		1,951,936 99

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written, fire	\$528,381 00
Less \$36,342 risks canceled, and \$129,531 reinsurance in companies authorized in District of Columbia	215,873 00
Net risks written	312,508 00
Gross premiums received	3,325 12
Less \$241 08 returned premiums, and \$625 96 premiums for reinsurance in companies authorized in District of Columbia	867 04
Net premiums received	2,458 08
Losses paid (deducting salvage)	1,405 71
Less losses on risks reinsured in companies authorized in District of Columbia	137 57
Net losses paid	1,248 14
Losses incurred	1,404 76
Less losses on risks reinsured in companies authorized in District of Columbia	137 57
Net losses incurred	1,247 19

SPRINGFIELD FIRE & MARINE INSURANCE CO, SPRINGFIELD, MASS

[Located at No 195 State Street, Springfield, Mass Incorporated, 1849, commenced business, 1851.
A Willard Damon, president, William J Mackay, secretary]

CAPITAL

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets Dec 31 of previous year	\$9,684,439 53

INCOME

Gross premium, fire	\$7,550,569 79
Deduct gross amount paid for Reinsurance, fire, \$1,026,533 86, return premiums, fire, \$1,067,304 75	2,093,838 61
Total premiums (other than perpetuals)	5,456,731 18
Interest on mortgage loans	67,025 96
Interest on bonds and dividends on stocks	334,501 68
Interest from other sources	4,541 91
Rents, including company's occupancy of its own buildings	18,000 00
Total interest and rents	424,069 55
Recovery on Portland (Oreg) real estate charged profit and loss, 1907	225 00
Recovery on old real estate, account charged profit and loss, 1897	3,609 58
Refund of taxes on Massachusetts bank stocks	9,359 83
Increase in liabilities during the year on account of reinsurance treaties	26,262 25
Agents' balances previously charged off	228 57
Profit on sale or maturity of ledger assets (bonds and stocks)	42,493 02
Total income	5,961,978. 98
Total	15,646,418. 51

DISBURSEMENTS

Gross amount paid for losses, fire	\$3,469,816 09
Deduct amount received for Salvage, fire, \$26,739 17, reinsurance, fire, \$548,468 41, discount, fire, \$337 91	575,545 49
Net amount paid for losses	\$2,894,270 60
Expenses of adjustment and settlement of losses	40,293 12
Commissions or brokerage	1,055,260 54
Allowances to local agencies for miscellaneous agency expenses	26,078 67
Salaries and expenses of special and general agents	309,590 43
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	320,993 34
Rents, including company's occupancy of its own buildings	35,161 74
Advertising, printing, and stationery	74,158 35
Postage, telegrams, telephone, and express	28,441 47
Legal expenses	8,190 94
Furniture and fixtures	8,411 05
Maps, including corrections	17,695 29
Underwriters' boards and tariff associations	59,387 93
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	34,146 81
Inspection and surveys	37,533 07
Repairs and expenses on real estate	636 55
Taxes on real estate	4,549 25
State taxes on premiums	88,573 86
Insurance department licenses and fees	25,627 28
All other licenses, fees, and taxes	28,102 29
Interest paid Munich Reinsurance Co. per contract	9,328 13
Premiums on bonds, fire, and liability policies	980 57
Mercantile reports, directories, and magazines	972 80
Light and heat	3,182 47
Laundry and toilet, etc	964 71
Auditing	2,042 50
Lunch system, entertaining, etc	1,144 52
Sundry items not distributed	3,089 63
Interest and dividends to stockholders	200,000 00
Agents' balances charged off	2,191 99
Loss on sale or maturity of ledger assets (bonds)	643 50
Decrease in book value of ledger assets (stocks)	5,000 00
Total disbursements	5,326,664 40
Balance	10,319,754 11

LEDGER ASSETS

Book value of real estate	\$200,000 00
Mortgage loans on real estate	1,716,370 00
Book value of bonds and stocks	6,639,489 19
Cash in office	674 87
Deposits in trust companies and banks not on interest	354,447 56
Deposits in trust companies and banks on interest	304,241 71
Agents' balances, representing business written subsequent to Oct 1, 1912	997,522 63
Agents' balances, representing business written prior to Oct 1, 1912	7,008 15
Total ledger assets	10,319,754 11

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$38,482 44
Interest due and accrued on bonds	14,157 45
Total	52,639 89
Market value of bonds and stocks over book value	691,306 81
Gross assets	11,063,700 81

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	7,008 15
Total admitted assets	11,056,692 66

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$94,053 58
Losses in process of adjustment or in suspense	405,367 89
Losses resisted	45,185 47
Total claims for losses	544,606 94
Deduct reinsurance	75,373 17
Net amount of unpaid losses	469,233 77
Unearned premiums at 50 per cent on fire risks running one year or less	1,728,571 64
Unearned premiums pro rata on fire risks running more than one year	3,272,719 58
Total unearned premiums as computed above	5,001,291 22

Interest due or accrued, remaining unpaid		\$4,891 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		8,000 00
State, county, and municipal taxes due or accrued.....		50,000 00
Funds held for Munich Reinsurance Co under treaty		257,222 29
Total liabilities, except capital stock.....		5,790,638 95
Cash capital	\$2,000,000 00	
Surplus over all liabilities	3,266,053 71	
Surplus to policyholders		5,266,053 71
Total liabilities.....		11,056,692 66

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.....	\$903,473,654 00	\$10,279,923 61
Written or renewed during the year	655,413,176 00	7,550,569 79
Total	1,558,886,830 00	17,830,493 40
Deduct those expired and marked off as terminated	594,124,496 00	7,019,271 78
In force at the end of the year	964,762,334 00	10,811,221 62
Deduct amount reinsured	108,426,775 00	1,211,035 01
Net amount in force.....	856,335,559 00	9,600,186 61

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$274,618,496 00	\$3,457,143 28	One-half	\$1,728,571 64
2 years	1911 3,765,271 00	37,193 35	One-fourth	9,299 59
	1912 3,787,300 00	35,405 09	Three-fourths	20,553 80
3 years	1910 115,414,260 00	1,150,248 45	One-sixth	191,705 08
	1911 120,204,504 00	1,210,684 81	One-half	608,342 40
	1912 144,458,380 00	1,458,180 72	Five-sixths	1,198,483 93
4 years	1909 2,650,419 00	33,724 43	One-eighth	4,215 55
	1910 859,334 00	9,257 72	Three-eighths	3,471 64
	1911 1,685,122 00	20,596 16	Five-eighths	12,572 60
	1912 1,332,422 00	13,182 12	Seven-eighths	11,534 35
5 years	1908 28,266,190 00	328,719 72	One-tenth	32,871 97
	1909 32,419,526 00	355,141 54	Three-tenths	115,542 46
	1910 36,479,751 00	428,002 08	One-half	214,001 04
	1911 42,474,336 00	491,048 90	Seven-tenths	349,734 23
	1912 47,920,248 00	555,653 27	Nine-tenths	500,087 94
Total.....	856,335,559 00	9,600,186 61		5,001,291 22

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$2,060,220 00
Less \$323,274 risks canceled and \$39,832 reinsurance in companies authorized in District of Columbia	363,106 00
Net risks written	1,697,114 00
Gross premiums received.....	11,722 86
Less \$1,461 74 returned premiums and \$126 69 premiums for reinsurance in companies authorized in District of Columbia	1,585 43
Net premiums received	10,137 43
Net losses paid.	12,623 30
Net losses incurred.....	10,589 80

STANDARD FIRE INSURANCE CO, HARTFORD, CONN.

[Located at Asylum and Main Streets, Hartford, Conn. Incorporated, 1905, commenced business, 1910,
M L Hewes, president, H B Anthony, secretary]

CAPITAL.

Capital stock paid in cash	\$500,000 00	
Amount of ledger assets, Dec 31, of previous year		\$1,125,359 85

INCOME

Gross premiums, fire	\$656,821 80	
Deduct gross amount paid for reinsurance, fire, \$109,093 16, return premiums, fire, \$109,620 11.	218,713 27	
Total premiums (other than perpetuals)		438,108 53
Interest on bonds and dividends on stocks	41,507 08	
Interest from other sources	899 27	
Total interest		42,406 35
Total income		480,514 88
Total		1,605,874 73

DISBURSEMENTS

Gross amount paid for losses, fire	\$212,421 48	
Deduct amount received for salvage, fire, \$1,222 71, reinsurance, fire, \$42,784 44	44,007 15	
Net amount paid for losses		168,414 33
Expenses of adjustment and settlement of losses		2,986 44
Commissions or brokerage		92,073 33
Allowances to local agencies for miscellaneous agency expenses		3,210 98
Salaries and expenses of special and general agents		37,528 36
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		21,016 42
Home office traveling expenses		1,457 77
Rents, including company's occupancy of its own buildings		1,893 11
Advertising, printing, and stationery		6,359 00
Postage, telegrams, telephone, and express		4,364 86
Legal expenses		326 00
Furniture and fixtures		914 40
Maps, including corrections		2,281 03
Underwriters' boards and tariff associations		3,196 68
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses		2,597 85
Inspections and surveys		4,405 57
State taxes on premiums		8,440 64
Insurance department licenses and fees		4,733 50
All other licenses, fees, and taxes		44 00
Capital stock tax	\$8,000 00	
Safe deposit tax	50 00	
Total		8,050 00
Interest and dividends to stockholders		30,000 00
Total disbursements		404,294 27
Balance		1,201,580 46

LEDGER ASSETS

Book value of bonds and stocks	1,062,945 51
Deposits in trust companies and banks on interest	50,822 64
Agents' balances, representing business written subsequent to Oct 1, 1912	87,636 45
Agents' balances, representing business written prior to Oct 1, 1912	175 86
Total ledger assets	1,201,580 46

NONLEDGER ASSETS

Interest due and accrued on bonds	11,439 29
Maps, furniture, and fixtures (cost \$17,673 31)	10,000 00
Gross assets	1,223,019 75

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and safes	\$10,000 00
Agents' balances, representing business written prior to Oct 1, 1912	175 86
Book value of ledger assets over market value (bonds and stocks)	17,480 51
Total	27,656 37
Total admitted assets	1,195,363 38

LIABILITIES.

Losses in process of adjustment, or in suspense.	\$26,959 29	
Losses resisted.....	500 00	
Total claims for losses.....	27,459 29	
Deduct reinsurance	1,828 89	
Net amount of unpaid losses		\$25,630 40
Unearned premiums at 50 per cent on fire risks running one year or less ..	142,552 84	
Unearned premiums pro rata on fire risks running more than one year ..	190,435 66	
Total unearned premiums as computed above		332,988 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,345 28
State, county, and municipal taxes due or accrued.....		7,500 00
Reinsurance premiums.....		11,285 10
Total liabilities, except capital stock ..		378,749 28
Cash capital.....	500,000 00	
Surplus over all liabilities	316,614 10	
Surplus to policyholders ..		816,614 10
Total liabilities ..		1,195,363 38

RISKS AND PREMIUMS.

	Fire risks	Premiums
In force Dec 31, 1911.	\$49,933,169 00	\$138,558 66
Written during the year	68,353,944 00	656,821 80
Total	118,287,113 00	1,095,380 46
Expired and terminated.....	38,594,092 00	370,927 64
In force at end of the year.....	79,693,021 00	724,452 82
Deduct amount reinsured.....	15,773,305 00	145,101 88
Net amount in force	63,919,716 00	579,350 94

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1912	\$23,795,294 00	\$285,105 68	One-half	\$142,552 84
2 years .. 1911	290,392 00	159 85	One-fourth ..	39 96
1912	128,904 00	1,704 31	Three-fourths ..	1,273 23
3 years. 1910	4,200,816 00	34,906 82	One-sixth ..	5,817 80
1911	10,139,285 00	71,564 61	One-half ..	35,782 30
1912	12,793,057 00	103,658 49	Five-sixths.....	86,382 07
4 years. 1910	74,348 00	517 73	Three-eighths.....	194 15
1911	150,382 00	1,220 11	Five-eighths.....	762 57
1912	74,636 00	584 23	Seven-eighths ..	511 20
5 years 1910	1,635,797 00	17,843 54	One-half	8,921 77
1911	2,440,798 00	25,656 98	Seven-tenths ..	17,959 88
1912	3,196,007 00	36,428 59	Nine-tenths ..	32,785 73
Total.....	63,919,716 00	579,350 94	...	332,988 50

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$1,246,774 00
Less \$213,095 risks canceled, and \$210,440 reinsured in companies authorized in District of Columbia ..	423,535 00
Net risks written.....	823,239 00
Gross premiums received	8,647 95
Less \$1,428 93 returned premiums, and \$1,438 74 premiums for reinsurance in companies authorized in District of Columbia.....	2,867 67
Net premiums received.....	5,780 28
Losses paid (deducting salvage) ..	4,038 57
Less losses on risks reinsured in companies authorized in District of Columbia.....	105 00
Net losses paid.....	3,933 57
Losses incurred ..	4,437 81
Less losses on risks reinsured in companies authorized in District of Columbia.....	105 80
Net losses incurred.....	4,331 51

STERLING FIRE INSURANCE CO., INDIANAPOLIS, IND.

[Located at No 115 North Penn Street, Indianapolis, Ind Incorporated, 1911, commenced business, 1912 John C Billheimer, president, Cyrus W Neal, secretary]

CAPITAL

Capital stock paid in cash.....	\$850,000 00	
Amount of ledger assets, Dec 31, of previous year		<u>\$1,351,502 88</u>

INCOME

Gross premiums, fire	\$318,623 87	
Deduct gross amount paid for Reinsurance, fire, \$39,405 38, return premiums, fire, \$34,357 60	73,762 98	244,860 89
Interest on mortgage loans.....	44,248 97	
Interest on bonds	5,830 19	
Interest from other sources		
Deposits in banks	7,224 66	
Stocks, notes, and payments	413 42	
Rents, including company's occupancy of its own buildings	1,410 00	
Total interest and rents		59,127 24
Commission on mortgage loans		1,362 40
Profit on sale or maturity of ledger assets (bonds)		3 18
Total income.....		<u>305,353 71</u>
Total		<u>1,656,856 59</u>

DISBURSEMENTS

Gross amount paid for losses.....	\$24,010 29	
Deduct amount received for Salvage, fire, \$160 95, reinsurance, fire, \$879 30, discount, fire, \$23 86	1,064 11	
Net amount paid for losses		22,946 18
Expenses of adjustment and settlement of losses		300 83
Commissions or brokerage		52,942 30
Salaries and expenses of special and general agents		18,322 03
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		32,132 06
Rents, including company's occupancy of its own buildings		4,535 58
Advertising, printing, and stationery		13,538 96
Postage, telegrams, telephone, and express		3,502 02
Legal expenses		3,711 59
Furniture and fixtures		6,740 31
Maps, including corrections		8,295 65
Underwriters' boards and tariff associations		509 67
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		560 04
Inspections and surveys		438 33
State taxes on premiums		4 82
Insurance department licenses and fees		4,081 17
All other licenses, fees, and taxes		858.79
General expense	\$1,944 40	
Office maintenance.....	175 80	
Library	161 55	
Commission on stock sales	8,432 50	
		10,714 25
Loss on sale or maturity of ledger assets (bonds).....		70 19
Total disbursements.....		<u>184,294 77</u>
Balance.....		<u>1,472,561 82</u>

LEDGER ASSETS

Mortgage loans on real estate	1,015,403 14
Loans secured by pledge of bonds, stocks, or other collaterals	29,756 66
Book value of bonds	255,161 49
Cash in office	100 00
Certificates of deposit not interest bearing	840 00
Deposits in trust companies and banks not on interest	69,617 52
Certificates of deposits interest bearing	35,676 50
Deposits in trust companies and banks on interest	7,767 86
Agents' balances, representing business written subsequent to Oct 1, 1912.....	56,504 40
Agents' balances, representing business written prior to Oct 1, 1912.....	654 25
Accounts receivable, stock subscriptions	1,100 00
Total ledger assets	1,472,561 82

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$17,418 99
Interest due and accrued on bonds	2,713 81
Interest due and accrued on collateral loans	418 70
Interest due and accrued on other assets	664 34
Total	21,215 84
Commission on reinsurance premiums.....	2,821 48
Gross assets.....	<u>1,496,599 14</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.....	\$634 25
Book value of ledger assets over market value	
Bonds	567 89
Accounts receivable.....	1,100 00
Total.....	\$2,302 14
Total admitted assets	1,494,297 00

LIABILITIES

Losses adjusted and unpaid, due and not due	\$1,335 36	
Losses in process of adjustment or in suspense.....	19,335 87	
Total claims for losses.....	20,671 23	
Deduct reinsurance	6,004 44	
Net amount of unpaid losses		14,666 79
Unearned premiums at 50 per cent on fire risks running one year or less	67,261 11	
Unearned premiums pro rata on fire risks running more than one year	75,137 98	
Total unearned premiums as computed above		142,399 09
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,224 58
State, county, and municipal taxes due or accrued		15,075 65
Commissions, brokerage, and other charges due or to become due to agents and brokers		449 24
Reinsurance premiums		10,353 95
Unearned interest paid in advance on mortgages.....		16 28
Total liabilities, except capital stock.....		184,165 58
Cash capital	\$850,000 00	
Surplus over all liabilities	460,131 42	
Surplus to policyholders		1,310,131 42
Total liabilities		1,494,297 00

RISKS AND PREMIUMS

	Fire risks	Premiums
Written during the year	\$28,277,800 00	\$318,623 87
Total	28,277,800 00	318,623 87
Expired and terminated.....	4,507,053 00	46,357 45
In force at end of the year	23,770,747 00	272,266 42
Deduct amount reinsured	4,116,219 00	49,717 28
Net amount in force.....	19,654,528 00	222,549 14

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$11,749,453 00	\$134,522 21	One-half	\$67,261 11
2 years	157,493 00	1,104 92	Three-fourths	828 69
3 years	5,681,317 00	58,354 62	Five-sixths	48,628 85
4 years	140,350 00	1,208 30	Seven-eighths	1,057 28
5 years	1,925,915 00	27,359 09	Nine-tenths	24,623 18
Total	19,654,528 00	222,549 14		142,399 09

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$255,898 00
Less \$11,000 risks canceled, and \$1,500 reinsurance in companies authorized in District of Columbia	12,500 00
Net risks written	243,398 00
Gross premiums received	1,386 33
Less \$44 51 returned premiums, and \$26 25 premiums for reinsurance in companies authorized in District of Columbia	70 76
Net premiums received	1,315 57
Net losses paid	8 75
Net losses incurred.....	8 75

TEUTONIA FIRE INSURANCE CO., PITTSBURGH, PA.

[Located at No 735 East Ohio Street, Pittsburgh, Pa Incorporated, 1871, commenced business, 1871
C W Gerwig, president, N H Weed secretary]

CAPITAL

Capital stock paid in cash.	\$200,000 00	
Amount of ledger assets, Dec 31, of previous year.		\$1,042,782 55

INCOME

Gross premiums, fire.	\$878,315 56	
Deduct gross amount paid for reinsurance, fire, \$107,741 76, return premiums fire, \$150,290 16.	258,031 95	
Total premiums (other than perpetuals).		620,283 61
Interest on mortgage loans.	47,978 36	
Interest on bonds and dividends on stocks.	1,342 79	
Interest from other sources.	1,020 77	
Rents, including company's occupancy of its own buildings.	3,018 36	
Total interest and rents.		53,360 28
Agents' balances previously charged off.		16 29
Profit on sale or maturity of ledger assets (real estate).		71 83
Total income.		673,732 01
Total.		1,716,514 56

DISBURSEMENTS

Gross amount paid for losses, fire.	\$410,194 35	
Deduct amount received for salvage, fire, \$1,161 99, reinsurance, fire, \$32,232 42.	33,394 41	
Net amount paid for losses.		376 799 94
Expenses of adjustment and settlement of losses.		8,231 48
Commissions or brokerage.		161,509 58
Allowances to local agencies for miscellaneous agency expenses.		1,011 85
Salaries and expenses of special and general agents.		14,926 70
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.		29,404 31
Rents, including company's occupancy of its own buildings.		1,800 00
Advertising, printing, and stationery.		4,142 65
Postage, telegrams, telephone, and express.		4,765 57
Legal expenses.		1,422 18
Furniture and fixtures.		688 60
Maps, including corrections.		2,608 62
Underwriters' boards and tariff associations.		8,046 18
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.		5,356 80
Inspections and surveys.		1,717 23
Repairs and expenses on real estate.		309 75
Taxes on real estate.		561 48
State taxes on premiums.		6,211 48
Insurance department licenses and fees.		3,151 60
All other licenses, fees, and taxes.		1,260 00
Examination of property.		242 41
Mercantile agency.		613 04
Signs.		526 00
Traveling expenses of officers and entertaining.		397 18
Water and ice.		60 35
Light and heat.		213 42
Periodicals.		43 75
Miscellaneous expenses.		181 99
Interest and dividends to stockholders.		32,000 00
Agents' balances charged off.		2 67
Total disbursements.		668,115 81
Balance.		1 048,398 75

LEDGER ASSETS

Book value of real estate.	60 145 37	
Mortgage loans on real estate.	781 161 03	
Book value of bonds and stocks.	48 042 50	
Cash in office.	6,032 05	
Deposits in trust companies and banks on interest.	54,558 55	
Agents' balances, representing business written subsequent to Oct 1, 1912.	94,915 20	
Agents' balances representing business written prior to Oct 1, 1912.	3,524 07	
Total ledger assets.		1,048,398 75

NONLEDGER ASSETS

Interest due and accrued on mortgages.	\$12,157 56	
Interest due and accrued on bonds.	774 98	
Total.		12,932 54
Market value of real estate over book value.		9,854 63
Market value of bonds and stocks over book value.		207 50
Gross assets.		1,071,393 42

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912..	\$3,524. 07
Total admitted assets.....	1,067,869. 35

LIABILITIES

Losses adjusted and unpaid, due and not due	\$375 00
Losses in process of adjustment or in suspense	51,973 35
Losses resisted ..	1,808 57
Total claims for losses.....	54,156 92
Deduct reinsurance.....	7,123 45
Net amount of unpaid losses.....	47,033. 47
Unearned premiums at 50 per cent on fire risks running one year or less.....	171,687 19
Unearned premiums pro rata on fire risks running more than one year...	425,626 31
Total unearned premiums as computed above.....	597,313 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	600 00
State, county, and municipal taxes due or accrued	2,500 00
Total liabilities, except capital stock.....	647,446 97
Cash capital	200,000 00
Surplus over all liabilities	220,422 38
Surplus to policyholders.....	420,422 38
Total liabilities.....	1,067,869 35

RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1911	\$116,458,643 00	\$1,214,555 10
Written during the year	84,324,354 00	878,315 56
Total.....	200,782,997 00	2,092,870 66
Expired and terminated.....	74,898,290 00	798,084 50
In force at end of the year	125,884,707 00	1,294,786 16
Deduct amount reinsured.....	13,872,024 00	149,631 53
Net amount in force	112,012,683 00	1,145,154 63

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$30,549,331 00	\$343,374 38	One-half	\$171,687 19
3 years	21,179,389 00	202,001 35	One-sixth	33,666 89
1910	21,605,565 00	197,537 77	One-half	98,768 88
1912	22,631,252 00	204,705 08	Five-sixths	170,587 57
5 years	1,280,849 00	16,573 19	One-tenth	1,657 32
1909	1,888,654 00	24,250 79	Three-tenths.....	7,275 23
1910	3,097,282 00	39,191 96	One-half	19,595 98
1911	4,329,131 00	51,898 31	Seven-tenths...	36,328 82
1912	4,948,177 00	62,336 81	Nine-tenths	56,103 13
Over 5 years	503,053 00	8,284 99	Pro rata	1,642 49
Total	112,012,683 00	1,145,154 63	.....	597,313 50

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$419,340 00
Less \$67,575 risks canceled and \$32,813 reinsurance in companies authorized in District of Columbia	100,388 00
Net risks written	318,952 00
Gross premiums received	2,611 14
Less \$263 21 returned premiums and \$186 09 premiums for reinsurance in companies authorized in District of Columbia	449 30
Net premiums received	2,161 84
Net losses paid	3,326 04
Net losses incurred.....	3,326 04

VIRGINIA FIRE & MARINE INSURANCE CO, RICHMOND, VA.

[Located at No 1015 East Main Street, Richmond, Va Incorporated, 1832, commenced business, 1832
Wm H Palmer, president, W H McCarthy, secretary]

CAPITAL

Capital stock paid in cash ..	\$250,000 00	
Amount of ledger assets, Dec 31, of previous year ..		\$1,607, 449 44

INCOME

Gross premiums, fire ..	\$1,061,910 54	
Deduct gross amount paid for reinsurance, fire, \$155,966 12, return premiums, fire, \$177,180 07 ..	333,146 19	
Total premiums (other than perpetuals) ..		728,764 35
Interest on mortgage loans ..	2,644 09	
Interest on collateral loans ..	66 02	
Interest on bonds and dividends on stocks ..	56,066 17	
Interest from other sources ..	350 89	
Rents, including company's occupancy of its own buildings ..	6,071 01	
Total interest and rents ..		65,198 18
Sale of rights to subscribe to Norfolk & Western R R stock ..		327 88
Agents' balances previously charged off ..		100 00
Profit on sale or maturity of ledger assets (real estate, \$1,354 60, bonds, \$2,161 38, stocks, \$8,017) ..		11,532 98
Total income ..		805,923 39
Total ..		2,413,372 83

DISBURSEMENTS

Gross amount paid for losses, fire ..	\$553,369 40	
Deduct amount received for salvage, fire, \$5,213 93, reinsurance, fire, \$99,374 44, discount, fire, \$316 27 ..	104,904 64	
Net amount paid for losses ..		448,464 76
Expenses of adjustment and settlement of losses ..		8,450 94
Commissions or brokerage ..		169,300 30
Allowances to local agencies for miscellaneous agency expenses ..		3,356 68
Salaries and expenses of special and general agents ..		9,350 74
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees ..		29,807 25
Rents, including company's occupancy of its own buildings ..		2,783 33
Advertising, printing, and stationery ..		10,587 56
Postage, telegrams, telephone, and express ..		1,493 23
Legal expenses ..		1,557 84
Underwriters' boards and tariff associations ..		13,490 04
Repairs and expenses on real estate ..		1,422 20
Taxes on real estate ..		1,413 10
State taxes on premiums ..		17,154 88
Insurance department licenses and fees ..		7,517 44
All other licenses, fees, and taxes ..		3,923 24
General expense ..		3,380 00
Interest and dividends to stockholders ..		25,000 00
Loss on sale or maturity of ledger assets (bonds) ..		574 03
Total disbursements ..		759,087 56
Balance ..		1,654,285 27

LEDGER ASSETS

Book value of real estate ..	\$70,958 44	
Mortgage loans on real estate ..	47,400 00	
Loans secured by pledge of bonds, stocks, or other collateral ..	1,045 00	
Book value of bonds and stocks ..	1,811,620 60	
Cash in office ..	14,987 12	
Deposits in trust companies and banks on interest ..	84,080 64	
Agents' balances, representing business written subsequent to Oct 1, 1912 ..	120,118 17	
Agents' balances, representing business written prior to Oct 1, 1912 ..	1,803 65	
Bills receivable taken for fire risks ..	2,271 65	
Total ledger assets ..		1,654,285 27

NONLEDGER ASSETS

Interest due and accrued on mortgages ..	\$474 75	
Interest due and accrued on bonds ..	3,702 90	
Interest due and accrued on collateral loans ..	1 35	
Total ..		4,179 00
Gross assets ..		1,658,464 27

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912 ..	\$1,803 65	
Book value of ledger assets over market value, viz, bonds and stocks ..	15,052 85	
Total ..		16,856 50
Total admitted assets ..		1,641,607 77

LIABILITIES

Losses adjusted and unpaid, due and not due	\$19,545 02	
Losses in process of adjustment, or in suspense	43,622 00	
Losses resisted	4,750 00	
Total claims for losses	67,917 02	
Deduct reinsurance	9,524 60	
Net amount of unpaid losses		\$58,392 42
Unearned premiums at 50 per cent on fire risks running one year or less	225,899 21	
Unearned premiums pro rata on fire risks running more than one year	457,950 96	
Total unearned premiums as computed above		683,850 17
Dividends declared and unpaid, to stockholders		12,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		500 00
State, county, and municipal taxes due or accrued		12,500 00
Reinsurance premiums		3,317 06
Total liabilities, except capital stock		771,060 25
Cash capital	\$250,000 00	
Surplus over all liabilities	620,547 52	
Surplus to policyholders		870,547 52
Total liabilities		1,641,607 77

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$100,686,983 00	\$1,472,631 94
Written during the year	76,522,030 00	1,061,910 54
Excess of original premiums over amount received for reinsurance		11,800 48
Total	177,209,019 00	2,546,342 96
Expired and terminated	72,667,981 00	1,012,308 60
In force at end of the year	104,541,038 00	1,534,034 36
Deduct amount reinsured	13,918,806 00	201,735 08
Net amount in force	90,622 232 00	1,332,299 28

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$32,268,335 00	\$451,798 42	One-half	\$255,899 21
2 years 1911	94,685 00	1,167 88	One-fourth	291 97
1912	125,900 00	1,927 46	Three-fourths	1,145 60
3 years 1910	12,367,463 00	172,444 91	One-sixth	28,740 82
1911	12,684,817 00	174,009 85	One-half	87,004 93
1912	14,091,364 00	197,459 71	Five-sixths	164,549 76
4 years 1909	156,600 00	1,163 30	One-eighth	145 42
1910	78,932 00	761 38	Three-eighths	285 52
1911	111,525 00	915 83	Five-eighths	572 39
1912	123,517 00	1,087 02	Seven-eighths	951 14
5 years 1908	3,089,341 00	54,699 38	One-tenth	5,469 94
1909	3,425,853 00	61,635 18	Three-tenths	18,490 55
1910	3,865,939 00	68,954 14	One-half	34,477 07
1911	4,073,410 00	71,607 02	Seven-tenths	50,124 91
1912	4,064,461 00	72,667 71	Nine-tenths	65,400 94
Total	90,622,232 00	1,332,299 28		683,850 17

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$468 995 00
Less risks canceled	39,550 00
Net risks written	429,445 00
Gross premiums received	2,531 88
Less returned premiums	154 75
Net premiums received	2,377 13
Net losses paid	1,301 40
Net losses incurred	1,318 40

VIRGINIA STATE INSURANCE CO, RICHMOND, VA.

[Located at corner Main and Fifth Streets, Richmond, Va Incorporated, 1865, commenced business 1866
 Geo L Christian, president, A H Harris, secretary]

CAPITAL

Capital stock paid in cash	\$200,000 00	
Amount of ledger assets, Dec 31 of previous year		\$418,684 49

INCOME

Gross premiums, fire	\$435,366 05	
Deduct gross amount paid for Reinsurance, fire, \$98,978 32, return premiums, fire, \$83,749 37	182,727 69	
Total premiums (other than perpetuals)		252,638 36
Interest on mortgage loans	\$2,376 53	
Interest on collateral loans	31 50	
Interest on bonds and dividends on stocks	18,087 55	
Interest from other sources	520 73	
Rents, including company's occupancy of its own buildings	9,650 14	
Total interest and rents		30,666 45
Profit and loss		
Suspended debts	\$67 36	
Insurance companies	9 75	
Old outstanding checks credited	45 36	
		122 47
Increase in liabilities during the year on account of reinsurance treaties		258 84
Profit on sale or maturity of ledger assets (bonds)		2,070 93
Total income		285,757 05
Total		704,441 54

DISBURSEMENTS

Gross amount paid for losses, fire	\$226,726 90	
Deduct amount received for Salvage, fire, \$161 65, reinsurance, fire, \$55,197 12	55,358 77	
Net amount paid for losses		171,368 13
Expenses of adjustment and settlement of losses		3,901 09
Commissions or brokerage		50,250 63
Salaries and expenses of special and general agents		11,257 19
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		14,497 13
Rents, including company's occupancy of its own buildings		2,726 59
Advertising, printing, and stationery		5,006 31
Postage, telegrams, telephone and express		2,619 15
Legal expenses		122 75
Furniture and fixtures		137 75
Maps, including corrections		194 00
Underwriters' boards and tariff associations		2,387 82
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		198 13
Inspections and surveys		169 20
Repairs and expenses on real estate		4,264 15
Taxes on real estate		1,472 35
State taxes on premiums		3,933 11
Insurance department licenses and fees		2,751 92
All other licenses, fees, and taxes		2,807 13
Traveling expenses, general	\$893 82	
Miscellaneous expenses	1,780 59	
Profit and loss		
Bills receivable	155 10	
Mortgage loans	14 40	
		2,843 91
Agents' balances charged off		1,536 14
Loss on sale or maturity of ledger assets (bonds)		3,952 27
Total disbursements		288,396 85
Balance		416,044 69

LEDGER ASSETS

Book value of real estate	96,767 38
Mortgage loans on real estate	46,444 18
Loans secured by pledge of bonds, stocks, or other collaterals	9,000 00
Book value of bonds and stocks	160,015 67
Cash in office	16,646 14
Deposits in trust companies and banks on interest	20 150 02
Agents' balances, representing business written subsequent to Oct 1, 1912	62,332 86
Agents' balances, representing business written prior to Oct 1, 1912	87 50
Bills receivable taken for fire risks	2,838 67
Open accounts	1,484 40
Suspended debts	277 87
Total ledger assets	416,044 69

NONLEDGER ASSETS

Interest due and accrued on mortgages.	\$663 10
Interest due and accrued on bonds.	1 266 66
Dividends declared on stocks.	2,293. 00
Total	\$4,222 76
Market value of real estate over book value.	38,482 62
Market value of bonds and stocks over book value.	75,800 33
*Gross assets.	534,550 40

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1912.	\$87 50
Bills receivable, past due, taken for marine, inland, and fire risks	1,659 03
Suspended debts	277 87
Total.	1,924 40
Total admitted assets.	532,626 00

LIABILITIES

Losses adjusted and unpaid, due and not due	\$16,575 20
Losses in processes of adjustment or in suspense	20,800 44
Losses resisted	10,506 83
Total claims for losses	47,882 47
Deduct reinsurance	6,423 61
Net amount of unpaid losses.	41,458 86
Unearned premiums at 50 per cent on fire risks running 1 year or less	\$86,404 69
Unearned premiums pro rata on fire risks running more than 1 year.	143,774 93
Total unearned premiums as computed above.	230,179 62
State, county, and municipal taxes due or accrued	5,000 00
Reinsurance premiums	3,447 87
Total liabilities except capital stock.	280,081 35
Cash capital	\$200,000 00
Surplus over all liabilities.	52,544 65
Surplus to policyholders	252,544 65
Total liabilities.	532,626 00

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec. 31, 1911.	\$33,044,628 00	\$602,904 92
Written during the year.	25,605,961 00	435,366 05
Total.	58,650,589 00	1,038,270 97
Expired and terminated.	28,401,326 00	506,870 86
In force at end of the year	30,249,263 00	531,400 11
Deduct amount reinsured	5,080,025 00	96,774 27
Net amount in force	25,169,238 00	434,625 84

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$10,624,061 00	\$172,809 37	One-half	\$86,404 69
2 years 1911	227,103 00	2,641 05	One-fourth.	660 26
1912	114,031 00	1,666 02	Three-fourths.	1,249 52
3 years. 1910	3,086,137 00	58,799 80	One-sixth.	9,739 97
1911	3,081,053 00	49,983 43	One-half	24,991 72
1912	4,515,116 00	74,219 02	Five-sixths.	61,933 02
4 years. 1909	3,475 00	61 78	One-eighth.	7 72
1910	8,943 00	68 04	Three-eighths.	25 52
1911	15,743 00	110 43	Seven-eighths.	69 02
1912	31,550 00	588 33	One-half.	514 79
5 years. 1908	513,878 00	10,443 40	One-tenth.	1,044 34
1909	395,275 00	8,353 61	Three-tenths.	2,506 08
1910	643,655 00	13,196 20	One-half	6,598 10
1911	749,153 00	15,257 06	Seven-tenths.	10,679 94
1912	1,165,065 00	26,327 70	Nine-tenths.	23,694 93
Total.	25,169,238 00	434,625 84		230,179 62

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$260,388 00
Less \$57,188 risks canceled, and \$31,300 reinsurance in companies authorized in District of Columbia	88,488 00
Net risks written	171,900 00
Gross premiums received	2,412 14
Less \$390 61 returned premiums, and \$294 28 premiums for reinsurance in companies authorized in District of Columbia	684 89
Net premiums received	1,727 25
Losses paid (deducting salvage)	3,011 97
Less losses on risks reinsured in companies authorized in District of Columbia	1,089 69
Net losses paid	1,922 28
Losses incurred	2,297 43
Less losses on risks reinsured in companies authorized in District of Columbia	81 16
Net losses incurred	2,216 27

WESTCHESTER FIRE INSURANCE CO., NEW YORK, N. Y.

[Located at No 100 William Street, New York, N. Y. Incorporated (mutual), 1837, commenced business (joint stock), 1870 George R. Crawford, president, Otto E. Schaefer, secretary]

CAPITAL

Capital stock paid in cash	\$300,000 00
Amount of ledger assets, Dec 31, of previous year	\$4,770,203 83

INCOME

Gross premiums, fire	\$4,780,069 81
Deduct gross amount paid for reinsurance, fire, \$708,343 13, return premiums, fire, \$710,187 11	1,418,530 24
Total premiums (other than perpetuals)	3,361,539 57
Interest on mortgage loans	\$8,101 38
Interest on bonds and dividends on stocks	200,395 97
Interest from other sources	2,870 17
Rents, including company's occupancy of its own buildings	180 00
Total interest and rents	211,475 52
Refund, character unknown	1,543 00
Increase in liabilities during the year on account of reinsurance treaties	20,903 31
Agents' balances previously charged off	443 91
Profit on sale or maturity of ledger assets (real estate, \$4,779 45, stocks, \$8,311 87)	13,091 32
Total income	3,609,093 63
Total	8,379,207 46

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,915,660 78
Deduct amount received for salvage, fire, \$13,760 31, reinsurance, fire, \$344 068 53	357,828 84
Net amount paid for losses	1,557,831 94
Expenses of adjustment and settlement of losses	29,881 53
Commissions or brokerage	573,750 40
Salaries and expenses of special and general agents	176,171 84
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	131,058 86
Rents, including company's occupancy of its own buildings	19,515 26
Advertising, printing, and stationery	32,414 41
Postage, telegrams, telephone, and express	19,180 39
Legal expenses	95 82
Furniture and fixtures	10,393 11
Maps, including corrections	11,080 72
Underwriters' boards and tariff associations	29,395 14
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses	12,930 31
Inspections and surveys	20,387 41
Taxes on real estate	442 48
State taxes on premiums	53,748 94
Insurance department licenses and fees	13,605 30
All other licenses, fees, and taxes	12,307 33
Collection and exchange	2,328 83
Interest and dividends to stockholders	120,000 00
Agents' balances charged off	432 01
Loss on sale or maturity of ledger assets (stocks)	603 33
Total disbursements	2,827,555 36
Balance	5,551,652 10

LEDGER ASSETS

Book value of real estate	\$5,876 00
Mortgage loans on real estate	149,361 00
Book value of bonds and stocks	4,642,456 11
Deposits in trust companies and banks on interest	293,810 04
Agents' balances, representing business written subsequent to Oct 1, 1912	440,642 38
Agents' balances, representing business written prior to Oct 1, 1912	19,506 57
Total ledger assets	5,551,652 10

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,761 97
Interest due and accrued on bonds	9,507 49
Total	11,269 46
Gross assets	5,562,921 56

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.	\$19,506 57
Book value of ledger assets over market value (bonds and stocks) ..	180,143 61
Total	199,650 18
Total admitted assets	5,363,271 38

LIABILITIES

Losses adjusted and unpaid, due and not due	\$96,807 39
Losses in process of adjustment or in suspense	327,095 12
Losses resisted	24,692 11
Total claims for losses	448,594 62
Deduct reinsurance	119,878 90
Net amount of unpaid losses	328,715 72
Unearned premiums at 50 per cent on fire risks running 1 year or less	1,054,242 93
Unearned premiums pro rata on fire risks running more than 1 year ..	2,154,670 19
Total unearned premiums as computed above	3,208,913 12
State, county, and municipal taxes due or accrued	45,000 00
Reinsurance premiums	28,129 98
Reserve for all contingencies	5,000 00
Reserve on account of reinsurance treaties	31,596 84
Total liabilities, except capital stock	3,647,355 66
Cash capital	\$300,000 00
Surplus over all liabilities	1,415,915 72
Surplus to policyholders	1,715,915 72
Total liabilities	5,363,271 38

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$567,440,809 00	\$5,717,964 32
Written or renewed during the year	484,541,928 00	4,780,069 81
Total	1,051,982,737 00	10,498,034 13
Deduct those expired and marked off as terminated	346,056,155 00	3,404,038 77
In force at the end of the year	705,926,582 00	7,093,995 36
Deduct amount reinsured	93,999,327 00	961,735 84
Net amount in force	611,927,255 00	6,132,259 52

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written.		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912	\$182,156,811 00	\$2,108,485 87	One-half	\$1,054,242 93
2 years	1911	2,255,311 00	21,998 68	One-fourth	5,499 67
	1912	2,238,695 00	28,195 64	Three-fourths	21,146 73
3 years	1910	92,406,914 00	792,920 30	One-sixth	132,153 38
	1911	96,386,264 00	841,961 46	One-half	420,980 73
	1912	114,199,866 00	1,014,632 80	Five-sixths	845,527 33
4 years	1909	1,351,245 00	12,133 25	One-eighth	1,516 66
	1910	1,583,785 00	14,928 51	Three-eighths	5,598 18
	1911	1,028,584 00	9,617 34	Five-eighths	6,010 85
	1912	920,830 00	10,222 92	Seven-eighths	8,945 05
5 years	1908	16,310,042 00	175,419 31	One-tenth	17,541 93
	1909	21,007,747 00	230,512 39	Three-tenths	69,153 72
	1910	23,613,313 00	263,193 44	One-half	131,596 72
	1911	26,061,173 00	292,068 57	Seven-tenths	204,448 00
	1912	29,146,969 00	308,274 39	Nine-tenths	277,446 95
Over 5 years		1,259,706 00	7,694 65	Pro rata	7,104 29
Total		611,927,255 00	6,132,259 52		3,208,913 12

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$1,042,590 00
Less \$140,118 risks canceled, and \$142,994 reinsurance in companies authorized in District of Columbia	283,112 00
Net risks written	759,478 00
Gross premiums received	5,010 37
Less \$668 32 returned premiums, and \$752 60 premiums for reinsurance in companies authorized in District of Columbia	1,420 92
Net premiums received	3,589 45
Losses paid (deducting salvage)	2,817 79
Less losses on risks reinsured in companies authorized in District of Columbia	20 20
Net losses paid	2,797 59
Losses incurred	2,847 40
Less losses on risks reinsured in companies authorized in District of Columbia	48 71
Net losses incurred	2,798 69

WILLIAMSBURGH CITY FIRE INSURANCE CO , NEW YORK, N Y

[Located at No 95 William Street, New York, N Y Incorporated, 1853, commenced business, 1853.
George R. Branson, president, David J. Burtis, secretary]

CAPITAL.

Capital stock paid in cash	\$600,000 00
Amount of ledger assets, Dec 31, of previous year	
Williamsburgh City Fire	\$3,043,727 66
Empire City Fire	1,153,688 02
Extended at	\$4,197,415.68

INCOME

Gross premiums, fire	\$3,225,579 98
Deduct gross amount paid for	
Reinsurance, fire	507,166 27
Return premiums, fire	523,369 86
	1,030,536 13
Total premiums (other than perpetuals)	2,195,043.85
Interest on mortgage loans	24,144 94
Interest on collateral loans	250 00
Interest on bonds and dividends on stocks	117,847 61
Interest from other sources	
Deposit in trust company and bank	7,096 22
On premium notes	535 34
Rents, including company's occupancy of its own buildings	3,714 15
Total interest and rents	153,588 26
Sale of maps	3,340 72
Profit on sale or maturity of ledger assets, bonds, and stocks	22,237 19
Total income	2,374,210 02
Total	6,571,625 70

DISBURSEMENTS

Gross amount paid for losses	\$1,533,607 23
Deduct amount received for salvage, fire, \$14,477 52, reinsurance, fire, \$245,- 964 26, discount, fire, \$1,074 65	261,516 43
Net amount paid for losses	\$1,272,090 80
Expenses of adjustment and settlement of losses	26,297 15
Commissions or brokerage	614,026 99
Allowances to local agencies for miscellaneous agency expenses	14,301 93
Salaries and expenses of special and general agents	72,546 30
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	115,056 69
Rents, including company's occupancy of its own buildings	23,758 40
Advertising, printing, and stationery	20,750 40
Postage, telegrams, telephone, and express	15,770 26
Legal expenses	808 77
Furniture and fixtures	1,484 08
Underwriters' boards and tariff associations	25,899 01
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	10,673 43
Inspections and surveys	3,234 07
Repairs and expenses on real estate	3,695 82
Taxes on real estate	862 13
State taxes on premiums	42,365 22
Insurance department licenses and fees	14,663 92
All other licenses, fees, and taxes	9,195 49
Premiums in surety bonds	512 50
Collection fees or premium notes	93 63
Sundries	219 81
Interest and dividends to stockholders	370,000 00
Agents' balances charged off	1,428 30
Loss on sale or maturity of ledger assets, bonds and stocks	109,955 73
Decrease in book value of ledger assets, stocks	90 00
Total disbursements	2,769,780 88
Balance	3,801,844 82

LEDGER ASSETS

Book value of real estate	75,000 00
Mortgage loans on real estate	538,400 00
Loans secured by pledge of bonds, stocks, or other collaterals	5,000 00
Book value of bonds and stocks	2,472,398 53
Cash in office	359 96
Deposits in trust companies and banks on interest	395,539 02
Agents' balances, representing business written subsequent to Oct 1, 1912	282,163 97
Agents' balances, representing business written prior to Oct 1, 1912	6,323 85
Bills receivable taken for fire risks	20,524 49
Cash at branch office, F M Gund, manager, Freeport, Ill	6,084 97
Total ledger assets	3,801,844 82

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$5,058 73
Interest due and accrued on bonds	15 400 25
Interest due and accrued on collateral loans	125 00
Total	20,583 98
Gross assets	3,822,428 80

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$6,323 85
Book value of ledger assets over market value (bonds and stocks)	131,148 53
Total	137,472 41
Total admitted assets	3,684,956 39

LIABILITIES

Losses adjusted and unpaid, due and not due	\$12,025 10
Losses in process of adjustment or in suspense	183,485 29
Losses resisted	16,320 00
Total claims for losses	211,830 39
Deduct reinsurance	42,487 01
Net amount of unpaid losses	169,343 38
Unearned premiums at 50 per cent on fire risks running one year or less	658,229 85
Unearned premiums pro rata on fire risks running more than one year	1,564,989 44
Total unearned premiums as computed above	2,223,219 29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000 00
State, county, and municipal taxes due or accrued	25,000 00
Total liabilities, except capital stock	2,418,562 67

Cash capital.....	\$600,000 00
Surplus over all liabilities.....	666,393 72
Surplus to policyholders.....	\$1,266,393 72
Total liabilities.....	3,684,956 39

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.....	\$445,693,130 00	\$4,727,387 05
Written during the year.....	298,039,196 00	3,225,579 88
Excess of original premium over amount received for reinsurance.....		16,794 51
Total.....	743,732,326 00	7,969,761 54
Expired and terminated.....	279,825,489 00	3,089,928 45
In force at end of the year.....	463,906,837 00	4,879,833 09
Deduct amount reinsured.....	57,834,318 00	634,722 30
Net amount in force.....	406,072,519 00	4,245,110 79

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1912.	\$113,961,015 00	\$1,316,459 70	One-half.....	\$658,229 85
2 years..... 1911.	754,131 00	7,630 78	One-fourth.....	1,907 69
..... 1912.	626,259 00	6,270 85	Three-fourths.....	4,703 13
3 years..... 1910.	60,618,082 00	550,344 34	One-sixth.....	91,724 06
..... 1911.	68,522,454 00	614,176 16	One-half.....	307,088 08
..... 1912.	69,806,318 00	643,241 38	Five-sixths.....	536,034 48
4 years..... 1909.	518,782 00	4,596 63	One-eighth.....	574 58
..... 1910.	395,943 00	4,054 90	Three-eighths.....	1,520 58
..... 1911.	281,496 00	3,078 97	Five-eighths.....	1,924 35
..... 1912.	259,634 00	2,852 73	Seven-eighths.....	2,496 13
5 years..... 1908.	11,785,897 00	141,456 88	One-tenth.....	14,145 69
..... 1909.	15,463,830 00	185,677 58	Three-tenths.....	55,703 27
..... 1910.	18,408,521 00	224,984 24	One-half.....	112,492 12
..... 1911.	21,945,386 00	257,780 03	Seven-tenths.....	180,446 02
..... 1912.	22,708,871 00	282,205 17	Nine-tenths.....	253,984 65
6 years..... 1911.	500 00	18 75	Three-fourths.....	14 06
..... 1912.	2,500 00	33 15	Eleven-twelfths.....	30 39
7 years..... 1911.	7,500 00	218 85	Eleven-fourteenths.....	171 95
10 years..... 1912.	5,400 00	29 70	Nineteen twentieths.....	28 21
Total.....	406,072,519 00	4,245,110 79		2,223,219 29

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire.....	\$229,540 00
Less risks canceled.....	31,400 00
Net risks written.....	198,140 00
Gross premiums received.....	1,542 00
Less returned premiums.....	97 37
Net premiums received.....	1,444 63
Net losses paid.....	164 65
Net losses incurred.....	174 65

FITCHBURG MUTUAL FIRE INSURANCE CO., FITCHBURG, MASS.

[Located at No 372 Main Street, Fitchburg, Mass Incorporated, 1847, commenced business, 1847 Lin-
coln R Welch, president, Chester A. Clegg, secretary]

BALANCE

Amount of ledger assets Dec 31 of previous year..... \$244,791 48

INCOME

Gross premiums, fire.....	\$195,534 10
Deduct gross amount paid for reinsurance, fire, \$8,097 14, return premiums, fire, \$12,481 06.....	20,578 20
Total premiums (other than perpetuals).....	174,955 90

Interest on mortgage loans	\$874 42	
Interest on bonds and dividends on stocks	6,993 46	
Interest from other sources	350 14	
Rents, including company's occupancy of its own buildings	5,578 30	
Total interest and rents		\$13,796 32
Agents' balances previously charged off		85 07
Total income		188,837 29
Total		433,628 77

DISBURSEMENTS

Gross amount paid for losses, fire	\$59,698 76	
Deduct amount received for salvage, fire, \$107 23, reinsurance, fire, \$354 27	961 50	
Net amount paid for losses		\$58,737 26
Expenses of adjustment and settlement of losses		1,046 81
Commissions or brokerage		18,728 59
Allowances to local agencies for miscellaneous agency expenses		166 53
Salaries and expenses of special and general agents		4,106 30
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		12,712 76
Rents, including company's occupancy of its own buildings		1,475 00
Advertising, printing, and stationery		3,027 18
Postage, telegrams, telephone, and express		1,311 37
Legal expenses		24 00
Furniture and fixtures		980 91
Maps, including corrections		1,088 63
Underwriters' boards and tariff associations		439 37
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		115 35
Inspections and surveys		7,655 25
Repairs and expenses on real estate		2,700 14
Taxes on real estate		922 71
State taxes on premiums		2,160 66
Insurance department licenses and fees		1,980 73
All other licenses, fees, and taxes		1,121 48
Notes payable	\$5,000 00	
Interest on notes payable	125 97	
Sundry expenses	451 90	
Office	43 72	
		5,621 59
Dividends or expiration return of premium		41,421 39
Agents' balances charged off		78 55
Total disbursements		167,622 11
Balance		266,006 66

LEDGER ASSETS

Book value of real estate	\$60,000 00	
Mortgage loans on real estate	7,480 00	
Book value of bonds and stocks	172,163 34	
Cash in office	97 40	
Deposits in trust companies and banks on interest	11,017 69	
Agents' balances, representing business written subsequent to Oct 1, 1912	15,248 23	
Total ledger assets		266,006 66

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$115 83	
Interest due and accrued on bonds	1,297 61	
Rents due and accrued on company's property	536 00	
Total		1,949 44
Market value of bonds and stocks over book value		6,476 66
Total admitted assets		274,432 76

LIABILITIES

Losses adjusted and unpaid, due and not due	\$1,199 19	
Losses in process of adjustment or in suspense	5,300 75	
Losses resisted	1,500 00	
Total claims for losses	7,999 94	
Deduct reinsurance	49 37	
Net amount of unpaid losses		7,950 57
Unearned premiums at 50 per cent on fire risks running 1 year or less	\$55,683 38	
Unearned premiums pro rata on fire risks running more than 1 year	119,052 69	
Total unearned premiums as computed above		174,735 97
Dividends declared and unpaid to policyholders		2,642 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		429 66
State, county, and municipal taxes due or accrued		1,652 72
Reinsurance premiums		569 15
Total		187,980 14
Surplus to policyholders		86,452 62
Total liabilities		274,432 76

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911.	\$25,219,647 00	\$340,636 95
Written during the year.	13,561,893 00	195,534 10
Total	38,781,040 00	536,171 05
Expired and terminated	11,861,886 00	175,949 24
In force at end of the year.	26,919,154 00	364,221 81
Deduct amount reinsured	1,109,890 00	13,127 95
Net amount in force.	25,809,264 00	351,093 86

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912..	\$7,461,979 00	\$111,366 76	One-half	\$55,683 38
3 years. 1910..	2,481,116 00	40,109 85	One-sixth	6,684 94
. 1911..	2,766,164 00	45,956 05	One-half	22,978 03
. 1912..	2,542,053 00	40,873 44	Five-sixths	34,061 20
4 years. 1909..	83,790 00	844 51	One-eighth.	105 56
. 1910..	67,316 00	684 35	Three-eighths.	256 63
. 1911..	60,750 00	634 10	Five-eighths	396 31
. 1912..	77,475 00	800 57	Seven-eighths.	700 50
5 years. 1908..	2,106,152 00	23,053 37	One-tenth.	2,305 34
. 1909..	2,049,993 00	22,166 63	Three-tenths	6,649 99
. 1910..	2,108,175 00	22,443 82	One-half	11,221 91
. 1911..	2,013,644 00	21,260 95	Seven-tenths.	14,882 67
. 1912..	1,990,657 00	20,899 46	Nine-tenths.	18,809 51
Total	25,809,264 00	351,093 86	. . . . .	174,735 97

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Net risks written.	Fire
Net premiums received.	\$10,550 00
	119 06

MUTUAL FIRE INSURANCE CO OF MONTGOMERY COUNTY, SANDY SPRING, MD

[Located at Sandy Spring, Md Incorporated, 1848, commenced business, 1848. E. P Thomas, president; Allen Farquhar, secretary]

BALANCE

Amount of ledger assets Dec 31 of previous year	\$337,062 80
---	--------------

INCOME.

Gross premiums, fire.	\$63,050 70	
Reinsurance, fire, \$330 17, return premiums, fire, \$215 53.	545 70	
Total premiums (other than perpetuities).		62,505 00
Interest on bonds and dividends on stocks.	12,400 98	
Interest from other sources	666 90	
Rents, including company's occupancy of its own buildings.	10 00	
Total interest and rents.		13,077 88
Survey fees	52 36	
Builders' risks and short risks.	197 52	
Incubator, steam, and automobile risks.	39 59	
Commission from another company.	12 94	
Cash received anonymously.	50	
Salvage.	61 00	
		363 91
Increase in book value of ledger assets (bonds).		1,202 50
Total income.		77,149 29
Total.		415,112 09

DISBURSEMENTS

Gross amount paid for losses	\$41,191 98
Expenses of adjustment and settlement of losses	439 19
Commissions or brokerage	1,478 78
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	9,368 64
Rents, including company's occupancy of its own buildings	30 00
Advertising, printing, and stationery	249 75
Postage, telegrams, telephone, and express	371 53
Legal expenses	626 99
Inspections and surveys	351 41
Repairs and expenses on real estate	51 08
Taxes on real estate	82 14
State taxes on Baltimore City loan 1927	29 64
Insurance department licenses and fees	67 25
All other licenses, fees, and taxes	663 47
Premiums on bonds of officers and agents	\$159 00
Lunches and horse feed at meetings	102 50
Fuel and hauling same	129 51
Insurance on home office	6 40
Typewriter repairs and ribbons	3 50
Donation to Kensington fire department	15 00
Merchandise and incidentals	11 59
	427 50
Decrease in book value of ledger assets (bonds)	855 90
Total disbursements	56,285 25
Balance	358,826 84

LEDGER ASSETS

Book value of real estate	7,000 00
Book value of bonds and stocks	337,900 00
Cash in office	5 67
Deposits in trust companies and banks not on interest	1,425 44
Deposits in trust companies and banks on interest	12,171 93
Agents' balances, representing business written subsequent to Oct 1, 1912	323 80
Total ledger assets	358,826 84

NONLEDGER ASSETS

Interest due and accrued on bonds	\$4,965 74
Interest due and accrued on other assets	285 37
Total	5,251 11
Market value of bonds and stocks over book value	239 25
Total admitted assets	364,317 20

LIABILITIES

Losses in process of adjustment or in suspense	\$2,858 00
Losses resisted	500 00
Net amount of unpaid losses	3,358 00
Agents' credit balances, directors' fees, etc	636 77
Estimated legal and other expenses in settlement of unadjusted and resisted claims	500 00
Total	4,494 77
Surplus to policy holders	359,822 43
Total liabilities	364,317 20

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$16,239,868 00	\$2,482,792 45
Written during the year	1,583,911 00	280,837 50
Total	17,823,779 00	2,763,629 95
Expired and terminated	1,284,960 00	203,933 50
In force at end of the year	16,538,819 00	2,559,696 45
Deduct amount reinsured	15,900 00	
Net amount in force	16,522,919 00	2,559,696 45

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Net risks written, fire	\$627,793 00
Net premiums received.....	1,836 70
Net losses paid.	98 50
Net losses incurred	120 00

SUBSCRIBERS AT UNITED STATES LLOYDS, NEW YORK, N Y.

[Located at No 3 South William Street, New York, N Y. Incorporated, 1872, commenced business,
1872 Higgins & Cox, attorneys for subscribers]

BALANCE

Amount of ledger assets, Dec 31, of previous year	\$1,750,757 55
---	----------------

INCOME.

	Fire	Marine and inland	
Gross premiums	\$41.25	\$3,272,635 00	
Deduct gross amount paid for Reinsurance, marine and inland, \$1,220,190 52, return premiums, marine and inland, \$371,577 40	-	1,591,767 92	
Total premiums (other than perpetuals)	41 25	1,680,867 17	1,680,908 42
Interest on bonds		31,080 65	
Interest from other sources		7,492 10	
Total interest			38,572 75
Exchange			1,425 10
Total income			1,720,906 27
Total			3,471,663 82

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$48 80	\$2,139,824 28	
Deduct amount received for Salvage, marine and inland, \$157,505 65, reinsurance, marine and inland, \$916,386 93 ..	...	1,073,892 58	
Net amount paid for losses	48 80	1,065,931 70	1,065,980 50
Expenses of adjustment and settlement of losses			28,899 89
Commissions or brokerage			389,743 24
Allowances to local agencies for miscellaneous agency expenses			9,366 75
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees			125,432 07
Rents, including company's occupancy of its own buildings			10,977 84
Advertising, printing, and stationery			12,011 00
Postage, telegrams, telephone and express			5,080 11
Legal expenses			3,911 17
Furniture and fixtures			1,324 65
Underwriters' boards and tariff associations			1,690 00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			1,126 63
Inspections and surveys			558 43
State taxes on premiums			26,602 87
Insurance department licenses and fees			4,472 13
Miscellaneous office expenses			10,114 89
Interest and dividends to subscribers			50,000 00
Decrease in book value of ledger assets (bonds) ..			11,050 29
Total disbursements			1,758,341 96
Balance			1,713,321 86

LEDGER ASSETS

Book value of bonds	916,475 00
Cash in office	2,100 47
Deposits in trust companies and banks not on interest	45,984 15
Deposits in trust companies and banks on interest	211,784 93
Agents' balances, representing business written subsequent to Oct 1, 1912	465,716 92
Agents' balances, representing business written prior to Oct 1, 1912	43,367 64
Cash with Morgan, Grenfell & Co., London, on interest	26,923 97
Cash with Brodriek, Leitch & Kehdall, Liverpool, not on interest	963 78
Total ledger assets	1,713,321 86

NONLEDGER ASSETS.

Interest due and accrued on bonds	11,403 33
Market value of bonds over book value	875 00
Gross assets	1,725,600 19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct 1, 1912	\$43,367 64
Total admitted assets.	<u>1,682,232 55</u>

LIABILITIES.

Losses in process of adjustment or in suspense	\$722,300 00	
Losses resisted.	16,405 00	
Total claims for losses	<u>738,705 00</u>	
Deduct reinsurance.	377,257 82	
Net amount of unpaid losses		361,447 18
Unearned premiums at 50 per cent on fire risks running one year or less	20 63	
Unearned premiums at 50 per cent on inland navigation risks	23,266 44	
Unearned premiums pro rata on inland navigation risks	153,719 45	
Unearned premiums at 100 per cent on marine risks	24,754 93	
Unearned premiums at 50 per cent on marine risks	<u>227,625 24</u>	
Total unearned premiums as computed above		429,386 69
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,000 00
State, county, and municipal taxes due or accrued		20,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers		32,487 80
Return premiums, \$24,161 04, reinsurance premiums, \$254,711 19.		<u>278,872 23</u>
Total		1,123,193 00
Surplus to policyholders		<u>559,038 65</u>
Total liabilities		<u>1,682,232 55</u>

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums.
In force Dec 31, 1911	\$4,000 00	\$16 00	\$93,046,599 00	\$867,140 65
Written during the year.	3,500 00	41 25	643,649,755 00	3,272,635 09
Total	7,500 00	57 25	736,696,354 00	4,139,775 74
Expired and terminated.	4,000 00	16 00	664,818,473 00	2,653,251 00
In force at end of the year	3,500 00	41 25	71,877,881 00	1,486,524 74
Deduct amount reinsured			35,141,347 00	<u>630,567 06</u>
Net amount in force	3,500 00	41 25	36,736,534.00	855,957.68

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912.	\$3,500 00	\$41 25	One-half	\$20.63

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, marine and inland	\$556,844.00
Less reinsurance in companies authorized in District of Columbia	<u>18,352.00</u>
Net risks written.	538,492.00
Gross premiums received	4,805.27
Less \$19 32 returned premiums, and \$768 29 premiums for reinsurance in companies authorized in District of Columbia	<u>787.61</u>
Net premiums received	4,017.66
Losses paid (deducting salvage)	1,019.75
Less losses on risks reinsured in companies authorized in District of Columbia	<u>79.90</u>
Net losses paid	939 85
Losses incurred	2,462 75
Less losses on risks reinsured in companies authorized in District of Columbia	<u>666 70</u>
Net losses incurred	<u>1,796 06</u>

COMPARATIVE TABLES.

FOREIGN FIRE INSURANCE COMPANIES,
DECEMBER 31, 1912.

TABLE A — *Assets of joint-stock fire and marine insurance companies of foreign*

Name and location.	Date of incorporation	Date began business in the United States	Market value of real estate	Loans on mortgages	Loans on stocks and other collateral
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES					
Aachen & Munich Fire, Aix-la-Chapelle, Germany	1825	1895			
Atlas Assurance, London, England	1808	1886	\$60,000 00		
British America Assurance, Toronto, Canada	1833	1835			
British & Foreign Marine, Liverpool, England	1863	1863			
Caledonian, Edinburgh, Scotland	1805	1890	525,000 00		
Commercial Union Assurance, London, England	1861	1871	888,000 00	\$58,000 00	
Hamburg-Bremen Fire, Hamburg, Germany	1854	1855			
Indemnity Mutual Marine, London, England	1825	1889			
Law Union & Rock, London, England	1806	1897			
Liverpool & London & Globe, Liverpool, England	1836	1848	1,401,958 07	3,281,364 00	\$100 00
London & Lancashire Fire, Liverpool, England	1861	1879	300,000 00		
London Assurance, London, England	1720	1872			
Mannheim, Mannheim, Germany	1879	1887			
Nationale Fire, Paris, France	1820	1910			
Northern Assurance, London, England	1836	1876	190,000 00		
North British & Mercantile, London, England	1809	1866			
Norwich Union Fire, Norwich, England	1797	1877			
Palatine, London, England	1900	1901			
Phoenix Assurance, London, England	1782	1879			
Prussian National, Stettin, Germany	1845	1891			
Royal Exchange Assurance, London, England	1720	1891			
Royal, Liverpool, England	1845	1851	4,348,500 00	258,100 00	
Scottish Union & National, Edinburgh, Scotland	1824	1880	143,023 18	187,900 00	
Sun Insurance Office, London, England	1710	1882	216,250 00	25,000 00	
Svea Fire and Life, Gothenburg, Sweden	1866	1866			
Union Fire, Paris, France	1828	1910			
Union Marine, Liverpool, England	1863	1880			
Western Assurance, Toronto, Canada	1851	1851			
Total.....			8,072,731.25	3,810,364 00	100 00
RECAPITULATION					
District of Columbia companies					
Stock			1,358,247 76	1,812,866 85	3,500 00
Mutual			63,126 06	262,250 00	
Domestic					
Stock			15,730,414 33	29,424,452 40	2,861,675 51
Mutual			67,000 00	7,480 00	
Lloyds	1872	1872			
United States branches of foreign fire and marine insurance companies Stock			8,072,731.25	3,810,364 00	100 00
Grand total.			25,291,519.40	35,317,413 25	2,865,275 51

countries licensed to transact business in the District of Columbia during 1912

Market value of bonds and stocks owned	Cash in office and banks	Agents' bal- ances	All other assets	Total gross assets	Assets not admitted	Total admitted assets
\$2,167,855 00 2,226,745 00 1,310,584 33 972,250 00 1,275,820 00 4,928,450 00 1,632,430 00 320,800 00 763,740 00 6,125,250 00 2,924,905 00 3,080,550 00 625,768 00 520,890 00 4,206,380 00 7,782,090 00 2,073,954 00 2,624,540 00 3,002,016 00 1,511,035 00 2,128,341 25 5,352,525 75 4,631,788 75 3,408,950 72 1,099,850 00 681,821 60 542,735 00 1,869,318 48 69,789,383 88 752,637 00 5,525 00 297,519,735 97 516,779 25 917,350 00 69,789,383 88 369,501,411 10	\$144,536 02 178,639 39 237,794 10 29,243 35 141,162 90 598,125 76 84,079 61 74,975 24 31,832 68 901,541 06 476,060 46 183,433 56 22,202 21 59,612 07 254,917 67 291,822 70 377,314 49 204,369 17 310,824 04 140,370 92 221,509 15 810,534 15 124,644 13 428,208 27 143,088 78 100,493 33 39,099 43 369,077 37 6,979,507 01 349,046 58 4,246 16 23,469,277 81 24,718 13 259,869 55 6,979,507 01 31,086,665 24	\$193,099 73 341,205 72 180,150 96 629,760 37 258,309 43 1,113,716 68 227,803 67 97,407 18 92,109 39 2,029,048 57 550,317 62 553,385 16 357,037 79 50,524 07 545,810 61 851,105 92 305,805 35 399,712 22 517,785 11 302,057 16 369,318 72 1,357,658 95 435,651 21 477,429 00 113,774 71 95,303 84 279,761 87 204,740 10 12,929,791 11 146,013 65 31,461,939 00 15,572 03 509,084 56 12,929,791 11 45,062,400 35	\$36,539 54 31,035 64 21,051 39 31,319 36 12,194 16 80,921 44 23,037 72 9,833 05 6,486 20 115,591 02 313,535 84 68,197 72 20,607 23 6,898 33 117,422 98 99,732 52 25,978 81 31,080 67 61,866 34 14,980 17 28,426 86 144,756 38 74,711 15 69,856 79 34,023 12 8,609 96 10,360 25 29,782 83 1,529,463 47 66,342 61 4,138 70 5,435,675 22 7,200 55 39,296 08 1,529,463 47 7,082,116 63	\$2,542,030 29 2,837,625 75 1,749,580 78 1,662,573 08 2,212,486 49 7,665,213 88 1,967,351 00 503,015 47 894,168 27 13,854,852 72 4,564,818 92 3,885,506 44 1,025,615 23 637,924 47 5,314,531 26 9,024,751 14 2,783,072 65 3,260,308 06 3,892,491 49 1,968,443 25 2,747,595 98 12,272,075 23 5,597,718 42 4,625,694 78 1,390,731 61 886,228 73 871,656 55 2,472,918 78 103,111,340 72 4,488,654 45 359,303 92 405,903,170 24 638,749 96 1,725,600 19 103,111,340 72 516,226,819 48	\$1,788 39 10,918 70 2,956 07 16,815 83 5,257 58 44,226 27 3,448 71 3,795 96 5,042 90 115,633 75 14,535 81 20,268 93 13,657 68 637,924 47 22,509 15 25,837 79 7,004 15 9,731 52 19,702 53 6,254 20 9,162 90 20,268 77 2,034 36 2,797 64 5,461 95 13,614 16 8,356 73 411,592 48 10,177 03 1,154,021 84 43,367 64 411,592 48 1,619,158 99	\$2,540,241 90 2,826,707 05 1,746,624 71 1,645,757 25 2,207,228 91 7,620,987 61 1,963,902 29 499,219 51 889,125 37 13,739,218 97 4,550,283 11 3,805,297 51 1,011,957 55 637,924 47 5,292,022 11 8,998,913 35 2,775,468 50 3,250,576 54 3,872,783 91 1,962,189 05 2,738,433 08 12,251,806 46 5,595,684 06 4,622,987 14 1,385,269 66 886,228 73 853,342 39 2,464,562 05 102,699,748 24 4,478,477 42 359,303 92 404,749,148 40 638,749 96 1,682,232 55 102,699,748 24 514,607,660 49

TABLE B — *Liabilities of joint-stock fire and marine insurance companies of foreign*

Name and location	Losses unpaid			Reinsurance due on unpaid losses	Net unpaid losses
	Adjusted	Unadjusted	Resisted		
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES					
Aachen & Munich Fire, Aix-la-Chapelle, Germany	\$3,011 69	\$127,064 83	\$18,767 97	\$33,744 55	\$115,099 94
Atlas Assurance, London, England	1,812 75	132,375 27	23,073 97	27,309 68	129,952 31
British America Assurance, Toronto, Canada		111,929 84	20,700 00	25,028 00	107,601 84
British & Foreign Marine, Liverpool, England		323,549 64	615 00	167,158 21	157,006 43
Caledonian, Edinburgh, Scotland	46,484 60	85,594 18	22,014 43	31,525 26	122,567 95
Commercial Union Assurance, London, England	106,109 69	531,651 78	36,306 87	123,407 34	550,661 00
Hamburg-Bremen Fire, Hamburg, Germany		187,015 00	22,890 00	58,255 00	151,650 00
Indemnity Mutual Marine, London, England		92,560 40		33,229 00	59,331 40
Law Union & Rock, London, England	12,626 32	36,410 79	12,550 69	8,249 93	53,337 87
Liverpool & London & Globe, Liverpool, England	49,047 67	1,243,289 01	141,831 00	581,437 00	852,730 68
London & Lancashire Fire, Liverpool, England	30,839 00	170,316 36	29,949 94	58,629 28	172,476 02
London Assurance, London, England	32,290 74	428,835 00	19,026 00	115,363 00	364,788 74
Mannheim, Mannheim, Germany		297,584 26	16,348 13	130,474 35	183,458 04
Nationale Fire, Paris, France	9,838 40	30,318 46	8,700 00	28,668 37	20,188 49
Northern Assurance, London, England	22,412 46	348,868 96	110,567 50	176,463 88	305,385 04
North British & Mercantile, London, England	83,320 78	384,885 16	74,933 30	102,714 88	440,424 36
Norwich Union Fire, Norwich, England	38,859 31	92,900 00	27,404 00	37,863 50	121,299 81
Palatine, London, England	24,238 00	134,499 00	23,683 00	34,969 32	147,450 68
Phoenix Assurance, London, England	56,818 00	222,155 28	26,257 00	92,345 00	212,885 28
Prussian National, Stettin, Germany	60,222 61	92,060 00	20,326 26	62,136 55	110,472 32
Royal Exchange Assurance, London, England	700 00	261,538 50	55,638 00	84,667 20	233,209 30
Royal, Liverpool, England	110,870 02	684,502 55	97,813 10	201,727 96	691,457 71
Scottish Union & National, Edinburgh, Scotland	57,144 00	150,325 80	18,310 00	70,400 00	155,379 80
Sun Insurance Office, London, England	107,064 00	245,049 00	17,741 00	53,788 00	316,066 00
Svea Fire and Life, Gothenburg, Sweden	26,638 80	51,473 60	14,835 06	16,651 56	76,295 90
Union Fire, Paris, France	4,826 66	21,289 69	3,350 00	2,517 48	26,948 87
Union Marine, Liverpool, England		274,147 62	32,012 99	130,267 58	175,893 03
Western Assurance, Toronto, Canada		267,121 80	7,247 00	95,537 97	178,830 83
Total	885,175 50	7,029,311 78	902,892 21	2,584,529 85	6,232,849 64
RECAPITULATION					
District of Columbia companies					
Stock	96,898 17	141,531 18		107,226 33	131,203 02
Mutual		1,928 25			1,928 25
Domestic					
Stock	3,648,153 63	17,847,382 60	1,599,338 78	5,932,624 31	17,162,250 70
Mutual	1,199 19	8,158 75	2,000 00	49 37	11,308 57
Lloyds		722,300 00	16,405 00	377,287 82	361,447 18
United States branches of foreign fire and marine insurance companies	885,175 50	7,029,311 78	902,892 21	2,584,529 85	6,232,849 64
Grand total	4,631,426 49	25,750,612 56	2,520,635 99	9,001,687 68	23,900,987 36

countries licensed to transact business in the District of Columbia during 1912

Reclaim- able on perpetual policies	Unearned premiums, fire	Unearned premiums, marine and inland	All other claims	Total liabil- ities, except deposit capital	Deposit capital	Net surplus over deposit capital	Surplus as regards policy- holders
•							
-----	\$1,156,449 57	-----	\$29,879 69	\$1,301,429 20	\$245,000 00	\$993,812 70	\$1,238,812 70
-----	1,567,632 89	-----	79,769 44	1,777,354 64	200,000 00	849,352 41	1,049,352 41
-----	916,854 60	-----	20,624 45	1,045,080 89	210,000 00	491,543 82	701,543 82
-----		\$164,414 62	568,605 90	890,026 95	517,000 00	238,730 30	755,730 30
-----	1,397,007 96	-----	68,639 43	1,588,215 34	225,000 00	394,013 57	619,013 57
\$89,017 46	3,680,718 57	77,858 47	312,125 60	4,710,381 10	481,000 00	2,429,606 51	2,910,606 51
-----	1,216,421 25	-----	39,853 34	1,407,924 59	215,000 00	340,977 70	555,977 70
-----		87,122 90	58,319 90	204,774 20	200,000 00	94,445 31	294,445 31
-----	451,161 01	-----	15,543 60	520,042 48	338,000 00	31,082 89	369,082 89
186,527 67	7,781,030 48	321,537 83	581,419 39	9,723,246 05	250,000 00	3,765,972 92	4,015,972 92
-----	2,639,402 66	56,929 46	67,037 27	2,935,845 41	410,000 00	1,204,437 70	1,614,437 70
-----	1,988,958 90	124,245 95	153,369 53	2,631,363 12	450,000 00	783,934 39	1,233,934 39
-----	11,322 20	328,614 27	100,314 70	623,709 21	200,000 00	188,248 34	388,248 34
-----	137,528 43	-----	84,642 54	242,359 46	216,000 00	179,565 01	395,565 01
-----	2,704,469 12	-----	198,687 37	3,208,541 53	200,000 00	1,883,480 58	2,083,480 58
37,954 32	4,662,838 37	-----	115,000 00	5,256,217 05	220,000 00	3,522,696 30	3,742,696 30
-----	1,609,503 48	-----	103,534 96	1,834,338 25	200,000 00	741,130 25	941,130 25
-----	1,716,317 43	-----	136,237 15	2,000,005 26	215,000 00	1,032,571 28	1,250,571 28
-----	2,065,265 90	8,898 87	127,216 91	2,414,266 96	200,000 00	1,258,521 95	1,458,521 95
-----	1,183,840 27	-----	26,835 24	1,821,147 83	220,000 00	421,041 22	641,041 22
-----	1,404,014 02	104,983 83	89,457 87	1,831,665 02	400,000 00	506,768 06	906,768 06
88,575 95	7,961,468 57	293,576 03	396,882 50	9,431,960 76	450,000 00	2,369,845 70	2,819,845 70
-----	2,132,838 74	-----	40,000 00	2,328,218 54	200,000 00	3,067,465 52	3,267,465 52
-----	2,917,937 43	-----	145,983 58	3,379,987 01	200,000 00	1,043,000 13	1,243,000 13
-----	675,522 19	-----	16,846 93	768,665 02	200,000 00	416,604 64	616,604 64
-----	252,690 51	-----	38,650 27	318,289 65	210,000 00	357,939 08	567,939 08
-----	230 97	167,546 73	135,156 03	478,826 76	200,000 00	179,515 63	379,515 63
-----	1,171,550 91	66,713 15	29,148 53	1,446,243 42	207,000 00	811,318 63	1,018,318 63
402,075 40	53,402,976 43	1,802,442 11	3,779,782 12	65,620,125 70	7,482,000 00	29,597,622 54	37,079,622 54
-----	468,854 01	-----	255,743 67	855,800 70	1,900,790 00	1,721,886 72	3,622,676 72
-----	13,663 44	-----	452 31	16,044 00	-----	343,259 92	343,259 92
5,295,595 15	165,786,283 60	5,265,320 10	14,071,396 40	207,580,845 95	61,250,000 00	135,918,302 45	197,168,302 45
-----	174,735 97	-----	6,430 37	192,474 91	-----	446,275 05	446,275 05
-----	20 63	429,366 06	332,360 03	1,123,193 90	-----	559,038 65	559,038 65
402,075 40	53,402,976 43	1,802,442 11	3,779,782 12	65,620,125 70	7,482,000 00	29,597,622 54	37,079,622 54
5,697,670 55	219,846,534 08	7,497,128 27	18,446,164 90	275,388,485 16	70,632,790 00	168,586,385 33	239,219,175 33

TABLE C — *Income of joint-stock fire and marine insurance companies of foreign*

Name and location	Fire pre- miums	Marine and inland premiums	Deposit premiums written	Interest on mortgage loans
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES				
Aachen & Munich Fire, Aix-la-Chapelle, Germany . .	\$1,199,458 92	.....	.....	.....
Atlas Assurance, London, England	1,715,911 87	.....	.....	.....
British America Assurance, Toronto, Canada . . .	1,094,455 66	.....	.....	.....
British & Foreign Marine, Liverpool, England . . .	.....	\$1,096,203 74	.....	.....
Caledonian, Edinburgh, Scotland	1,427,290 70	.....	.....	.....
Commercial Union Assurance, London, England . .	3,773,172 11	808,573 21	\$1,172 72	\$955 00
Hamburg-Bremen Fire, Hamburg, Germany	1,342,273 24	.....	.....	.....
Indemnity Mutual Marine, London, England . . .	.....	347,978 12	.....	.....
Law Union & Rock, London, England	511,403 19	.....	.....	.....
Liverpool & London & Globe, Liverpool, Eng- land	8,425,288 05	460,819 23	4,554 25	152,658 34
London & Lancashire Fire, Liverpool, England . .	2,547,701 00	113,847 89	.....	.....
London Assurance, London, England	2,083,076 06	628,210 53	.....	.....
Mannheim, Mannheim, Germany . . . . .	.....	1,447,514 69	.....	.....
Nationale Fire, Paris, France	214,448 31	.....	.....	.....
Northern Assurance, London, England	2,833,785 00	.....	.....	.....
North British & Mercantile, London, England . .	4,886,551 21	.....	3,194 91	.....
Norwich Union Fire, Norwich, England	1,737,842 37	.....	.....	.....
Palatine, London, England	1,814,547 26	.....	.....	.....
Phoenix Assurance, London, England	2,332,902 79	36,269 97	.....	.....
Prussian National, Stettin, Germany	1,116,086 37	.....	.....	.....
Royal Exchange Assurance, London, England . .	1,530,688 36	385,972 00	.....	.....
Royal, Liverpool, England	7,787,745 04	774,510 78	.....	16,556 70
Scottish Union & National, Edinburgh, Scotland .	2,136,944 89	.....	.....	11,889 56
Sun Insurance Office, London, England	2,822,595 73	.....	.....	1,250 00
Svea Fire & Life, Gothenburg, Sweden	736,043 69	.....	.....	.....
Union Fire, Paris, France	350,981 59	.....	.....	.....
Union Marine, Liverpool, England . . . . .	.....	916,127 98	.....	.....
Western Assurance, Toronto, Canada	1,326,112 14	237,524 48	.....	.....
Total	55,747,305 55	7,253,552 62	8,921 88	183,309 60
RECAPITULATION				
District of Columbia companies				
Stock	945,606 52	.....	.....	88,251 60
Mutual	30,956 83	.....	.....	14,001 41
Domestic				
Stock	170,238,115 32	15,204,976 34	183,429 40	1,524,245 93
Mutual	237,460 90	.....	.....	874 42
Lloyds	41 25	1,680,867 17	.....	.....
United States branches of foreign fire and marine insurance companies, stock	55,747,305 55	7,253,552 62	8,921 88	183,309 60
Grand total	227,199,486 37	24,139,396 13	192,351 28	1,810,682 96

countries licensed to transact business in the District of Columbia during 1912

Interest on collateral loans	Interest on bonds and dividends on stocks	Interest from all other sources	Rent	Profit on sale or maturity of ledger assets	Received from home office	All other receipts	Total income
•							
..	\$82,705 82	\$3,259 35			\$10,682 63		\$1,296,106 72
..	82,624 33	1,863 25	\$3,748 81		243,078 47		2,047,226 73
..	53,280 96	6,085 90		\$70 00		\$117 27	1,154,009 79
..	40,025 50	206 30		61 72	644,464 94	435 25	1,781,397 45
..	55,531 59	1,937 18	45,316 62	2,072 85			1,832,148 94
..	213,841 98	6,206 49	67,397 27		305,622 62	1,099 05	5,173,040 45
..	63,365 41	648 50			25,709 33	70,487 79	1,507,464 27
..	13,400 00	1,270 91					362,649 03
..	29,688 00	554 28			107,250 00	16 78	648,912.25
\$6 00	235,792 36	31,028 21	115,380 28	114 37	2,080 78	1,350 92	9,429,072 79
..	125,582 24	14,483 96	23,116 64		252,761 44		3,077,493 17
..	126,270 80	4,602 49			102,754 39		2,944,914 27
..	20,204 56	1,091 27			12,406 30		1,481,216 82
..	21,940 00	1,381 67					237,769 98
..	178,353 75	5,452 71	8,000 04		174,394 98	20 00	3,200,006 48
..	326,517 72	3,149 60		2,199 10		69 45	5,221,681 99
..	86,474 18	3,576 32	100 00	2,562 50	10,000 00	3 91	1,840,559 28
..	116,285 83	3,508 59		2,493 01	2,628 21		1,939,462 90
..	122,642 01	3,983 93		63 75	49,021 40	1,000 00	2,545,883 85
..	62,105 83	850 67				1,465 70	1,180,508 57
..	90,353 50	663 30			150,004 00	551 85	2,158,233 01
..	222,122 93	13,215 05	398,955 14		27,406 16	209,346 53	9,449,858 33
..	196,607 48	3,011 05	2,295 33	700 00	18,140 65		2,369,588 96
..	149,205 98	5,424 66	22,665 41	4,691 00	54,914 44		3,060,747 22
..	43,758 76	2,471 32		3,432 50			785,706 27
..	27,329 90	1,855 41					380,166 90
..	21,402 50	1,176 20			37,041 65	812 94	970,561 27
..	85,160 76	6,690 27		5,257 16			1,660,744 81
6 00	2,897,574 68	129,648 84	686,975 54	23,717 96	2,230,362 39	286,757 44	69,448,132 50
175 00	12,829 57	1,272 07	39,762 37			1,755,671 12	2,843,568 25
..	250 00		4,342 00			32 50	49,582 74
98,988 23	12,875,140 40	517,657 05	1,041,367 17	1,325,831 85		5,365,313.63	208,375 065 32
..	19,394 44	1,017 04	5,588 30			1,651 48	265,986 58
..	31,080 65	7,492 10				1,425 10	1,720,906 27
6 00	2,897,574 68	129,648 84	686,975 54	23,717 96	2,230,362 39	286,757 44	69,448,132 50
99,169 23	15,836,269 74	657,087 10	1,778,035 38	1,349,549 81	2,230,362 39	7,410,851 27	282,703,241 66

TABLE D—*Expenditures of joint-stock fire and marine insurance companies of for*

Name and location	Fire losses	Marine and inland losses	Deposit premiums returned	Dividends	Commissions.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES					
Aachen & Munich Fire, Aix-la-Chapelle, Germany . . .	\$581,651 09	.....	.....	.....	\$255,237 40
Atlas Assurance, London, England . . .	840,502 14	.....	.....	.....	318,562 92
British America Assurance, Toronto, Canada . . .	575,233 83	.....	.....	.....	268,084 79
British & Foreign Marine, Liverpool, England . . .	.....	\$426,421 89	.....	.....	112,734 87
Caledonian, Edinburgh, Scotland . . .	835,066 11	.....	.....	.....	312,433 87
Commercial Union Assurance, London, England . . .	2,153,976 33	394,610 24	\$4,178 94	.....	929,635 50
Hamburg-Bremen Fire, Hamburg, Germany . . .	816,714 30	.....	.....	.....	236,809 00
Indemnity Mutual Marine, London, England . . .	.....	134,533 07	.....	.....	35,514 35
Law Union & Rock, London, England . . .	303,877 48	.....	.....	.....	97,305 29
Liverpool & London & Globe, Liverpool, England . . .	4,531,182 51	229,549 87	7,808 66	.....	1,943,394 01
London & Lancashire Fire, Liverpool, England . . .	1,173,085 74	28,903 84	.....	.....	484,035 27
London Assurance, London, England . . .	998,045 02	311,777 43	.....	.....	536,190 74
Mannheim, Mannheim, Germany . . .	.....	769,281 74	.....	.....	316,851 64
Nationale Fire, Paris, France . . .	114,137 03	.....	.....	.....	60,697 42
Northern Assurance, London, England . . .	1,513,213 84	.....	.....	.....	448,700 07
North British & Mercantile, London, England . . .	2,651,203 30	.....	982 13	.....	1,031,903 33
Norwich Union Fire, Norwich, England . . .	906,614 19	.....	.....	.....	317,105 09
Palatine, London, England . . .	947,431 87	.....	.....	.....	413,274 93
Phoenix Assurance, London, England . . .	1,318,691 90	218 45	.....	.....	446,683 98
Prussian National, Stettin, Germany . . .	564,863 95	.....	.....	.....	246,817 66
Royal Exchange Assurance, London, England . . .	806,949 41	123,340 31	.....	.....	415,269 31
Royal, Liverpool, England . . .	3,824,650 87	287,020 57	3,621 40	.....	1,698,012 98
Scottish Union & National, Edinburgh, Scotland . . .	1,123,346 62	.....	.....	.....	467,181 82
Sun Insurance Office, London, England . . .	1,456,217 98	.....	.....	.....	627,286 53
Svea Fire & Life, Gothenburg, Sweden . . .	405,730 21	.....	.....	.....	200,943 32
Union Fire, Paris, France . . .	194,124 03	.....	.....	.....	109,801 42
Union Marine, Liverpool, England . . .	.....	545,812 26	.....	.....	154,288 45
Western Assurance, Toronto, Canada . . .	702,833 11	164,417 63	.....	.....	364,309 96
Total . . .	29,339,342 86	3,415,887 30	16,591 13	.....	12,850,065 62
RECAPITULATION					
District of Columbia companies					
Stock . . .	645,128 00	.....	.....	\$115,132 60	305,060 37
Mutual . . .	9,805 19	.....	.....	.....	9 09
Domestic					
Stock . . .	90,360,089 39	7,293,919 77	211,363 81	11,309,099 57	38,417,535 85
Mutual . . .	99,929 24	.....	.....	41,421 39	20,207 37
Lloyds . . .	48 80	1,065,931 70	.....	50,000 00	389,743 24
United States branches of foreign fire and marine insurance companies					
Stock . . .	29,339,342 86	3,415,887 30	16,591 13	.....	12,850,065 62
Grand total . . .	120,464,343 48	11,775,738 77	227,954 94	11,515,653 56	51,982,621 54

Foreign countries licensed to transact business in the District of Columbia during 1912.

Salaries of officers and clerks	Rent	Repairs, expenses, and taxes on real estate	All other taxes, licenses, and insurance department fees	Loss on sale or maturity of ledger assets	Remitted to home office	All other expenses	Total expenditures
\$84,069 95	\$6,961 97	-	\$34,465 21	-	\$103,405 52	\$126,749 39	\$1,192,540 53
111,721 93	17,387 76	\$3,546 42	48,851 97	\$4,260 40	144,804 83	206,115 65	1,695,754 02
48,785 41	4,589 56	-	33,751 02	-	10,584 68	108,954 69	1,050,983 98
81,812 65	7,641 65	-	28,860 88	40,037 65	917,694 15	43,007 79	1,622,211 53
92,522 29	9,471 35	24,594 89	37,942 63	202 00	23,575 03	137,446 51	1,473,254 68
172,012 04	25,069 83	47,611 39	127,708 49	262 90	834,291 99	393,609 67	5,082,967 32
72,870 59	20,396 01	-	46,608 52	50 25	17,974 10	278,957 74	1,490,380 51
10,200 00	1,200 00	-	11,054 65	-	113,821 44	6,027 31	312,350 82
35,807 88	5,245 43	-	15,912 65	-	74,144 89	56 568 38	588,862 00
359,444 44	64,930 77	68,768 56	206,318 34	6,138 12	1,312,737 85	737,400 13	9,467,673 26
141,307 98	27,369 70	16,954 75	89,627 66	-	584,118 27	318,347 39	2,863,750 60
136,528 15	22,960 81	-	74,675 09	-	482,090 24	263,710 53	2,825,978 61
5,246 11	-	-	41,637 99	-	112,258 60	38,732 69	1,284,008 77
41 25	-	-	5,775 08	-	4,000 00	44,814 32	229,465 70
220,239 99	27,075 24	429 00	98,655 74	1,042 85	528,223 03	361,210 85	3,198,790 61
290,910 08	34,613 64	-	116,423 42	-	552,119 17	551,571 73	5,228,726 80
136,642 39	15,636 56	-	60,469 31	-	104,629 83	232,130 10	1,775,227 47
76,718 10	11,497 89	-	50,720 91	-	410,205 24	172,027 10	2,081,876 04
140,818 96	22,875 64	-	71,335 15	546 87	39,971 89	388,782 44	2,428,925 28
65,961 32	7,841 64	-	37,632 84	28 00	50,000 00	138,501 05	1,111,646 46
95,066 53	12,235 41	-	53,624 87	-	290,701 62	176,694 40	1,973,881 92
616,491 80	86,801 91	230,300 04	192,802 60	6,347 46	1,151,421 06	882,359 03	8,979,829 72
94,993 06	7,563 85	1,775 00	60,725 85	660 00	21,359 31	239,129 43	2,016,734 94
154,608 60	26,017 40	13,884 74	85,304 53	37,416 27	276,849 11	293,059 22	2,970,644 38
29,575 75	4,400 00	-	16,649 99	6,000 00	-	72,495 54	735,794 31
300 00	-	-	10,556 25	-	1,408 75	8,034 44	324,224 89
4,968 71	-	-	29,212 46	-	98,590 20	24,487 90	857,359 98
89,527 69	9,661 44	-	48,405 53	19,660 67	38,778 11	151,333 26	1,588,927 10
3,369,193 65	479,445 46	407,864 79	1,735,710 83	86,653 44	8,299,758 91	6,452,258 74	66,452,772 73
64,523 68	10,065 66	13,821 41	22,783 95	-	-	787,415 17	1,963,930 84
11,324 00	2,210 00	2,013 66	45 62	-	-	31,650 24	57,057 80
7,648,110 25	1,232,574 03	574,709 50	5,500,729 88	404,874 07	-	24,500 083 78	187,459,089 90
22,081 40	1,505 00	3,756 07	6,023 23	855 90	-	28,127 76	223,907 36
125,432 07	10,977 34	-	31,075 00	-	-	85,133 81	1,758,341 96
3,369,193 65	479,445 46	407,864 79	1,735,710 83	86,653 44	8,299,758 91	6,452,258 74	66,452,772 73
11,240,665 05	1,736,777 49	1,002,165 43	7,296,368 51	492,383 41	8,299,758 91	31,890,669 50	257,915,100 59

TABLE E — *Risks in force, risks written, and premiums thereon by foreign, joint stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1912*

Name and location	Fire risks in force Dec 31, 1911	Premiums	Marine and inland risks in force Dec 31, 1911	Premiums	Fire risks written during the year	Premiums
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES						
FANES						
Aachen & Munich Fire, Aix-la-Chapelle, Germany	\$243,373,917 00	\$2,418,930 89			\$174,637,215 00	\$1,769,969 10
Albas Assurance, London, England	318,563,572 00	3,340,572 66			246,170,270 00	2,580,216 57
British America Assurance, Toronto, Canada	184,367,580 00	1,847,025 41			137,156,986 00	1,768,869 38
British & Foreign Marine, Liverpool, England						
Caledonian, Edinburgh, Scotland	281,443,168 00	5,094,705 90	\$41,354,093 00	\$587,587 34	106,804,803 00	2,161,760 18
Commercial Union Assurance, London, England	781,883,858 00	7,989,709 81	21,679,144 00	357,061 81	543,163,193 00	5,692,789 70
Hamburg-Bremen Fire, Hamburg, Germany	251,465,848 00	2,948,480 87			181,446,561 00	2,178,284 65
Indemnity Mutual Marine, London, England						
Law Union & Rock, London, England	107,782,693 00	978,228 51	10,231,380 00	131,697 97	78,900,040 00	752,484 97
Liverpool & London & Globe, Liverpool, England	1,027,087,022 00	19,617,654 03	8,847,808 00	237,493 28	1,441,694,892 00	14,468,276 40
London & Lancashire Fire, Liverpool, England	594,733,091 00	5,827,875 54	3,460,391 00	69,700 10	422,699,847 00	4,728,163 29
London Assurance, London, England	383,892,361 00	4,182,039 65	53,152,745 00	308,356 69	285,794,800 00	3,135,334 11
Manuheim, Mannheim, Germany			53,035,333 00	969,884 28		
Nationale Fire, Paris, France	51,044,246 00	426,244 98			71,469,604 00	691,915 04
Northern Assurance, London, England	603,387,723 00	6,401,307 74			441,592,234 00	4,631,993 70
North British and Mercantile, London, England	1,172,318,508 00	10,594,596 04			874,888,864 00	7,449,437 71
Norwich Union Fire, Norwich, England	367,913,398 00	3,813,653 14			258,887,022 00	2,635,227 53
Palatine, London, England	324,743,726 00	3,633,245 61			209,598,193 00	2,766,044 07
Phoenix Assurance, London, England	511,765,331 00	5,078,658 68			309,841,180 00	3,866,570 06
Prussian National, Stettin, Germany	262,870,019 00	2,893,209 59			203,038,050 00	2,137,311 59
Royal Exchange Assurance, London, England	317,234,419 00	3,234,419 66			248,634,568 00	2,537,311 59
Royal Liverpool, Liverpool, England	1,590,425,863 00	16,474,045 07	5,412,255 00	78,511 66	1,132,350,097 00	12,211,038 67
Scottish Union and National, Edinburgh, Scotland	536,019,358 00	5,134,250 96	15,191,941 00	344,905 88	395,149,597 00	4,778,809 33
Sun Insurance Office, London, England	568,281,237 00	5,636,038 71			392,078,944 00	4,015,292 48
Svea Fire and Life, Gothenburg, Sweden	108,402,962 00	1,345,698 03			88,697,644 00	1,015,292 48
Union Fire, Paris, France	41,195,409 00	376,799 75			58,443,569 00	587,121 17
Union Marine, Liverpool, England			32,451,310 00	611,650 87		
Western Assurance, Toronto, Canada	264,105,392 00	2,629,239 77	9,004,784 00	173,794 11	250,166,010 00	2,421,238 03
Total	11,790,447,390 00	120,193,530 80	253,821,154 00	3,863,669 99	8,789,172,924 00	89,697,749 39

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1912—Continued*

Name and location	Marine and inland risks written during the year	Premiums	Total fire risks	Total premiums	Total marine and inland risks.	Total premiums	Deduct expira-tions and cancel-lations, fire	Premiums
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES								
Aachen & Munich Fire, Aix-la-Chapelle, Germany			\$418,011,132 00	\$4,188,899 99			\$158,241,399 00	\$1,582,879 53
Atlas Assurance, London, England			562,733,942 00	5,930,789 13			220,724,067 00	2,349,374 90
British America Assurance, Toronto, Canada			341,524,585 00	3,636,884 79			125,219,630 00	1,458,503 30
British & Foreign Marine, Liverpool, England	\$1,070,467,751 00	\$3,262,721 40			\$1,111,821,844 00	\$3,850,308 74		
Caledonian, Edinburgh, Scotland			478,252,969 00	5,256,475 08			176,132,486 00	2,023,669 95
Commercial Union Assurance, London, England			1,325,049,050 00	13,684,499 57	665,180,256 00	1,886,329 84	548,085,494 00	5,727,495 77
Hamburg-Bremer Fire, Hamburg, Germany			432,800,409 00	5,126,715 02			163,867,464 00	1,996,429 57
Indemnity Mutual Marine, London, England	119,608,359 00	467,968 73			129,839,739 00	699,668 70		
Law, Union, & Rock, London, England			181,683,433 00	1,730,713 48			75,581,769 00	728,027 92
Lloyd's, London, England			3,364,781,914 00	34,087,030 43	32,776,149 00	872,237 39	1,372,225,038 00	13,824,536 18
London & Lancashire Fire, Liverpool, England	23,928,341 00	684,808 11			10,556,231 00	231,824 97	387,831,810 00	3,772,126 99
London Assurance, London, England	7,095,890 00	162,034 87	1,016,938,338 00	9,051,038 83	407,101,461 00	1,497,789 77	246,106,826 00	2,794,360 83
Mannheim, Mannheim, Germany	357,948,716 00	1,291,433 08	671,827,181 00	7,317,373 76	576,105,588 00	8,454,177 43		
Nationale Fire, Paris, France	517,070,260 00	2,484,263 15	122,543,650 00	1,118,160 02			51,986,042 00	534,370 84
Northern Assurance, London, England			1,045,179,954 00	11,033,271 44			412,144,435 00	4,421,194 23
North British & Mercantile, London, England			2,047,207,372 00	17,996,023 75			885,555,669 00	7,483,863 97
Norwich Union Fire, Norwich, England			626,829,317 00	6,498,880 72			245,023,007 00	2,555,604 35
Palatine, London, England			575,270,919 00	6,305,289 68			224,583,881 00	2,456,989 16
Prussian Assurance, London, England	6,814,499 00	78,102 26	911,604,691 00	8,945,228 73	6,814,499 00	78,102 26	376,884,504 00	3,692,204 10
Prussian National, Stettin, Germany			465,928,089 00	5,050,586 19			176,886,893 00	1,965,132 42
Royal Exchange Assurance, London, England			565,945,177 00	5,765,731 15	148,906,734 00	788,398 85	223,800,892 00	2,358,049 05
Royal, Liverpool, England	143,494,479 00	709,887 19	2,722,775,960 00	28,685,933 74	287,861,739 00	1,347,109 85	991,906,268 00	10,632,404 78
Scottish Union & National, Edinburgh, Scotland	252,663,798 00	1,002,203 97					355,604,372 00	3,469,549 62
Sun Insurance Office, London, England			931,768,955 00	8,863,456 91			362,587,393 00	3,925,689 16
			960,380,141 00	10,212,848 04				

Svea Fire and Life, Gothenburg, Sweden.....	197,100,606 00	2,400,900 52	.....	.....	76,652,649 00	963,737 89
Union Fire, Paris, France.....	99,638,968 00	963,920 92	.....	.....	39,883,584 00	409,787 78
Union Marine, Liverpool, England.....	.....	.....	468,545,877 00	2,702,032 21	.....	.....
Western Assurance, Toronto, Canada.....	514,271,402 00	5,060,477 80	70,968,716 00	587,543 11	220,233,341 00	2,290,709 13
Total.....	3,636,647,664 00	209,891,279 69	3,890,468,818 00	17,950,521 12	8,110,640,785 00	83,431,802 22
RECAPITULATION						
District of Columbia companies						
Stock.....	1,539,666,613 00	3,247,218 12	.....	.....	494,378,316 00	1,698,633 01
Mutual.....	33,502,303 00	58,938 23	.....	.....	18,431,011 00	31,439 76
Domestic.....	56,222,521,287 03	602,810,201 94	6,245,392,732 00	39,250,672 27	20,885,797,106 04	229,440,438 56
Stock.....	56,604,819 00	3,299,801 00	.....	.....	13,146,846 00	375,882 74
Lloyd's.....	7,500 00	57 25	736,696,354 00	4,139,775 74	4,000 00	16 00
United States branches of foreign fire and marine insurance companies—stock.....	20,579,620,314 00	209,891,279 69	3,890,468,818 00	17,950,521 12	8,110,640,785 00	83,431,802 22
Grand total.....	78,431,922,836 03	819,307,556 23	10,872,557,904 00	61,340,969 13	29,532,398,064 04	314,978,262 29

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1912—Continued*

Name and location	Deduct ex- pirations and cancel- lations, marine and inland	Premiums	Fire risks in force end of year	Premiums	Marine and in- land risks in force end of year	Premiums
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.			\$259,769,733 00	\$2,806,020 46		
Atlas Assurance, London, England.			342,000,275 00	3,381,414 23		
British America Assurance, Toronto, Canada.			216,304,955 00	2,178,381 49		
British & Foreign Marine, Liverpool, England.					\$64,773,669 00	\$664,812 49
Caledonian, Edinburgh, Scotland.	\$1,047,048,175 00	\$3,185,496 25	302,120,483 00	3,232,775 13		
Commercial Union Assurance, London, England.	650 000 070 00	1,706,204 16	776,963,556 00	7,957,003 80	15,179,586 00	180,125 68
Hamburg-Bremen Fire, Hamburg, Germany.			269,031,945 00	3,130,285 45		
Indemnity Mutual Marine, London, England.	119,454,834 00	437,076 40			10,384,905 00	168,590 30
Law, Union, & Rock, London, England.	8,715,599 00	246,705 88	1,061,101,664 00	1,007,685 55		
Liverpool & London & Globe, Liverpool, England.	5,600,382 00	110,895 40	1,992,556,876 00	20,292,494 25	24,060,550 00	628,531 51
London & Lancashire Fire, Liverpool, England.	354,017,608 00	1,357,891 72	629,106,528 00	6,178,911 84	4,955,839 00	120,929 57
London Assurance, London, England.	512,995,132 00	2,327,538 73	426,220,835 00	4,523,012 93	53,083,853 00	239,898 05
Mannheim, Mannheim, Germany.					57,110,451 00	1,106,638 70
Nationale Fire, Paris, France.			70,556,946 00	583,789 18		
Northern Assurance, London, England.			633,035,519 00	6,612,077 21		
North British & Mercantile, London, England.			1,161,651,703 00	10,512,159 78		
Norwich Union Fire, Norwich, England.			382,889,310 00	3,943,186 37		
Palatine, London, England.			350,687,088 00	3,948,330 52		
Phoenix Assurance, London, England.	4,379,944 00	16,469 37	536,220,187 00	5,253,024 63	2,434,555 00	61,632 89
Prussian National, Stettin, Germany.			297,520,176 00	3,095,443 77		
Royal Exchange Assurance, London, England.	134,492,387 00	457,400 95	342,144,315 00	3,407,681 20	14,414,347 00	325,997 30
Royal, Liverpool, England.	242,554,697 00	778,380 13	1,730,870,752 00	18,053,578 96	25,307,042 00	568,729 72
Scottish Union & National, Edinburgh, Scotland.			576,164,583 00	5,393,907 39		
Sun Insurance Office, London, England.			597,772,748 00	6,267,158 88		
Svea Fire & Life, Gothenburg, Sweden.			120,447,957 00	1,437,252 63		
Union Fire, Paris, France.			59,775,384 00	1,554,133 14		
Union Marine, Liverpool, England.	430,841,558 00	2,000,100 82			37,704,319 00	701,931 39
Western Assurance, Toronto, Canada.	60,330,902 00	376,964 85			10,627,814 00	190,578 26
Total.	3,570,431,888 00	13,001,124 66	294,035,061 00	2,819,768 67	320,096,980 00	4,949,396 46
RECAPITULATION						
District of Columbia companies			12,468,979,529 00	126,459,477 47		
Stock						
Mutual			1,045,288,297 00	1,548,885 11		
Domestic			15,071,292 00	27,508 47		
Stock						
Mutual	5,550,659,316 00	25,574,043 68	35,328,724,180 99	373,369,753 38	694,733,416 00	13,676,628 89
Lloyds	664,918,473 00	2,653,251 00	43,457,973 00	2,925,018 95		
United States branches of foreign fire and marine insurance companies—stock.	3,570,431,888 00	13,001,124 66	12,468,979,529 00	126,459,477 47	71,877,881 00	1,486,524 74
Grand total.	9,785,909,677 00	41,228,419 34	48,899,524,771 99	504,329,293 94	320,096,980 00	4,949,396 46
					1,086,648,227 00	20,112,549 79

TABLE E—*Risks in force, risks written, and premiums thereon by foreign joint stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1912—Continued*

Name and location	Deduct amount reinsured, fire	Premiums	Deduct amount ren- sured, marine and inland	Premiums	Net amount in force, fire	Premiums	Net amount in force, ma- rine and in- land	Premiums
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES								
Aachen & Munich Fire, Aix-la-Chapelle, Ger- many	\$39,659,589 00	\$412,911 17	.....	.....	\$220,110,144 00	\$2,133,109 29	.....	.....
Atlas Assurance, London, England	61,950,997 00	604,964 80	.....	.....	280,058,278 00	2,976,449 43	.....	.....
British America Assurance, Toronto, Canada	40,815,410 00	403,101 99	.....	.....	175,489,545 00	1,775,279 50	.....	.....
British & Foreign Marine, Liverpool, England .....	.....	.....	\$37,139,662 00	\$360,342 16	.....	.....	\$27,634,007 00	\$304,470 33
Caledonian, Edinburgh, Scotland	49,238,607 00	543,323 76	.....	.....	252,881,876 00	2,689,451 37	.....	.....
Commercial Union Assurance, London, Eng- land	86,834,821 00	814,849 02	4,736,117 00	38,962 65	690,128,735 00	7,142,154 78	10,443,469 00	141,163 03
Hamburg-Bremen Fire, Hamburg, Germany	65,749,329 00	805,396 27	1,972,281 00	27,833 02	205,282,616 00	2,324,889 18	8,412,624 00	134,707 28
Indemnity Mutual Marine, London, England	14,553,399 00	124,884 24	.....	.....	91,548,265 00	882,801 32	.....	.....
Law, Union & Rock, London, England .....	.....	.....	.....	.....	.....	.....	.....	.....
Liverpool & London & Globe, Liverpool, England	571,807,848 00	5,329,469 75	2,822,184 00	58,206 93	1,420,749,028 00	14,933,024 50	21,237,366 00	567,324 88
London Assurance, London, Liverpool, Eng- land	117,655,560 00	1,190,670 68	378,176 00	7,070 66	511,450,968 00	4,988,241 16	4,577,663 00	113,858 91
London Assurance, London, England	65,568,632 00	744,235 43	8,460,425 00	38,512 22	360,652,203 00	3,778,777 50	44,623,428 00	203,385 83
Mannheim, Mannheim, Germany .....	.....	.....	19,992,417 00	453,387 43	.....	.....	37,118,034 00	653,251 27
Nationale Assurance, Paris, France	42,702,036 00	343,002 51	.....	.....	27,854,910 00	240,786 67	.....	.....
Norfolk Assurance, London, England	132,137,635 00	1,366,188 14	.....	.....	500,897,884 00	5,245,889 07	.....	.....
Norfolk British & Mercantile, London, Eng- land	212,963,485 00	1,482,522 04	.....	.....	948,688,218 00	9,029,637 74	.....	.....
Norwich Union Fire, Norwich, England	82,415,345 00	809,702 15	.....	.....	300,483,965 00	3,133,484 22	.....	.....
Palatine, London, England	52,884,037 00	575,690 37	.....	.....	297,803,001 00	3,272,640 15	.....	.....
Phoenix Assurance, London, England	134,645,698 00	1,256,023 23	1,854,139 00	45,037 09	401,574,489 00	3,997,001 41	580,416 00	16,595 80
Prussian National, Stettin, Germany	74,916,713 00	863,636 75	.....	.....	217,612,463 00	2,231,807 02	.....	.....
Royal Exchange Assurance, London, England	77,470,671 00	726,128 04	4,297,719 00	122,427 33	264,673,644 00	2,682,553 16	10,146,628 00	203,570 57
Royal, Liverpool, England	239,050,594 00	2,676,455 73	418,702 00	4,427 62	1,491,820,158 00	15,377,083 23	24,888,340 00	564,302 10
Scottish Union & National, Edinburgh, Scot- land	152,211,479 00	1,352,965 26	.....	.....	423,953,104 00	4,040,942 13	.....	.....
Sun Insurance Office, London, England	67,268,718 00	706,811 34	.....	.....	530,504,030 00	5,580,347 54	.....	.....
Svea Fire & Life, Gothenburg, Sweden	13,398,937 00	140,467 14	.....	.....	107,049,020 00	1,296,785 49	.....	.....
Union Fire, Paris, France	10,045,154 00	111,505 02	.....	.....	49,730,230 00	442,628 12	.....	.....
Union Marine, Liverpool, England .....	.....	.....	16,560,121 00	388,103 83	.....	.....	21,144,168 00	313,827 55
Western Assurance, Toronto, Canada	67,368,532 00	514,225 21	2,364,940 00	70,377 61	225,669,479 00	2,305,543 46	8,262,874 00	120,200 65
Total	2,473,313,276 00	23,898,160 03	100,997,883 00	1,614,738 55	9,995,666,253 00	102,561,317 44	219,069,047 00	3,334,657 91

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1912—Continued*

Name and location	Deduct amount re-insured, fire	Premiums	Deduct amount re-insured, marine and inland	Premiums	Net amount in force, fire	Premiums	Net amount in force, marine and inland	Premiums
RECAPITULATION								
District of Columbia companies								
Stock	143,280,602 00	663,490 49			902,027,695 00	885,094 62		
Mutual					15,071,292 00	27,508 47		
Domestic								
Stock	5,151,361,861 40	54,228,344 57	188,512,621 00	3,613,971 83	30,175,362,319 59	319,144,418 81	506,220,795 00	10,062,656 76
Mutual	1,126,790 00	13,127 95			42,332,183 00	2,910,790 81		
Lloyds			35,141,347 00	630,567 06	3,500 00	41 25	36,736,634 00	885,957 68
United States branches of foreign fire and marine insurance companies—stock	2,473,313,276 00	23,893,160 03	100,967,883 00	1,614,738 55	9,995,666,253 00	102,561,817 44	219,069,047 00	3,334,657 91
Grand total	7,769,061,529 40	76,803,123 04	324,621,851 00	5,859,277 44	41,130,468,242 59	425,526,170 90	762,026,376 00	14,253,272 35

TABLE F.—Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1912.

Name and location	Fire risks written	Premiums received	Losses paid	Losses incurred	Marine and inland risks written	Premiums received	Losses paid	Losses incurred	Expenses	Taxes
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES										
Aachen & Munich Fire, Aix-la-Chapelle, Germany	\$198,452 00	\$1,290 80	\$415 54	\$419 54	.....	.....	.....	.....	\$554 90	\$19 36
Atlas Assurance, London, England	740,576 00	3,740 14	2,935 97	1,905 97	.....	.....	.....	.....	1,106 05	56 10
Brush America Assurance, Toronto, Canada	527,399 00	2,656 36	2,832 17	835 17	.....	.....	.....	.....	1,042 78	39 84
British & Foreign Marine, Liverpool, England	.....	.....	.....	.....	\$328,935 00	\$3,454 68	\$1,441 37	\$1,206 67	1,133 29	127 27
Caledonian, Edinburgh, Scotland	198,962 00	1,304 23	1,134 87	1,000 24	.....	.....	.....	.....	416 02	21 92
Commercial Union Assurance, London, England	830,222 00	5,369 83	8,554 49	8,554 49	.....	.....	.....	.....	1,501 39	80 55
Continental Assurance, London, England	722,695 00	3,455 37	3,909 41	994 41	.....	.....	.....	.....	1,160 69	51 83
Hamburg-Bremen Fire, Hamburg, Germany	.....	.....	.....	.....	1,741 00	84 30	.....	.....	10 63	1 26
Indemnity Mutual Marine, London, England	.....	.....	.....	.....	.....	.....	.....	.....	54 53	2 71
Law, Union & Co., London, Liverpool	14,240 00	180 79	15 00	15 00	.....	.....	.....	.....	6,228 46	331 48
Liverpool & London & Globe, Liverpool, England	4,433,167 00	20,069 74	15,067 07	20,147 07	77,675 00	2,029 69	481 77	531 77	1,392 44	27 00
London & Lancashire Fire, Liverpool, England	344,742 00	1,900 63	1,227 69	1,240 07	.....	.....	.....	.....	1,409 39	52 02
London Assurance, London, England	854,190 00	3,468 54	1,917 40	2,667 40	.....	.....	.....	.....	1,362 35	22 08
Mannheim, Mannheim, Germany	.....	.....	.....	.....	58,950 00	1,471 75	1,339 72	1,339 72	1,362 35	22 08
Nationale Fire, Paris, France	121,701 00	583 91	306 49	306 49	.....	.....	.....	.....	175 17	8 76
Northern Assurance, London, England	2,034,283 00	12,274 84	12,612 62	9,717 19	.....	.....	.....	.....	3,943 29	134 12
North British & Mercantile, London, England	2,463,004 00	11,431 19	9,870 02	6,503 86	.....	.....	.....	.....	5,502 47	171 47
Norwich Union Fire, Norwich, England	1,090,153 00	6,504 49	4,474 87	4,265 07	.....	.....	.....	.....	3,081 00	97 57
Palatine, London, England	313,510 00	2,149 86	2,895 81	2,904 48	.....	.....	.....	.....	891 27	32 25
Phoenix Assurance, London, England	530,540 00	2,819 41	3,010 46	3,020 46	.....	.....	.....	.....	1,565 28	42 29
Prussian Assurance, Stettin, Germany	371,646 00	2,231 69	8,387 80	6,152 80	.....	.....	.....	.....	914 24	33 47
Royal Exchange Assurance, London, England	508,641 00	4,075 11	4,964 74	2,909 74	.....	.....	.....	.....	1,991 42	63 58
Royal, Liverpool, England	4,422,453 00	22,978 57	10,288 06	9,631 88	3,405 00	163 37	172 19	97 19	15,645 40	540 89
Scottish Union & National, Edinburgh, Scotland	2,549,979 00	12,724 29	10,492 82	7,848 58	605,729 00	13,080 87	.....	.....	4,103 91	190 86
Sun Insurance Office, London, England	685,754 00	3,206 83	5,997 15	5,990 15	.....	.....	.....	.....	1,597 64	49 00
Svea Fire & Life, Gothenburg, Sweden	100,406 00	774 52	1,273 21	79 33	.....	.....	.....	.....	236 64	11 62
Union Fire, Paris, France	217,728 00	1,205 30	1,659 49	464 49	.....	.....	.....	.....	361 56	18 08
Union Marine, Liverpool, England	.....	.....	.....	.....	26,190 00	441 83	.....	.....	110 45	6 62
Western Assurance, Toronto, Canada	293,344 00	1,603 20	2,572 02	2,576 02	.....	.....	.....	.....	505 16	24 05
Total	24,601,818 00	127,958 84	114,814 97	100,154 90	1,102,625 00	25,756 49	3,385 05	3,175 35	57,057 82	2,308 05
RECAPITULATION										
District of Columbia companies	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stock	26,880,127 57	116,794 68	31,844 78	31,938 46	.....	.....	.....	.....	60,659 15	1,751 90
Mutual	18,364,066 00	30,956 85	3,652 19	8,652 49	.....	.....	.....	.....	.....	.....
Domestic	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stock	60,652,019 97	358,876 39	231,605 87	231,471 72	4,505,671 00	36,585 72	14,450 53	16,332 53	144,187 27	5,988 73
Mutual	636,943 00	1,956 76	98 50	120 00	.....	.....	.....	.....	.....	.....
Lloyds	.....	.....	.....	.....	538,492 00	4,017 66	939 85	1,796 05	.....	60 26
United States branches of foreign fire and marine insurance companies—stock	24,601,818 00	127,958 84	114,814 97	100,154 90	1,102,625 00	25,756 49	3,385 05	3,175 35	57,057 82	2,308 05
Grand total	131,145,374.54	636,542 50	388,169 31	372,317 57	6,146,788 00	66,359 87	18,775 43	21,303 93	261,922 67	10,106 94

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF FOREIGN FIRE AND
MARINE INSURANCE COMPANIES, SHOWING THEIR CON-
DITION ON DECEMBER 31, 1912.

UNITED STATES BRANCH OF THE AACHEN & MUNICH FIRE INSURANCE CO., AIX LA CHAPELLE, GERMANY

[United States home office located at No 80 Maiden Lane, New York, N. Y. Incorporated, 1825, commenced business in United States, 1895 Joseph A. Kelsey, manager]

DEPOSIT CAPITAL

Deposit capital	\$245,000 00	
Amount of ledger assets, Dec 31, of previous year		\$2,525,185 01

INCOME

Gross premiums, fire	\$1,769,969 10	
Deduct gross amount paid for reinsurance, fire, \$273,458 44, return premiums, fire, \$297,051 74	570,510 18	
Total premiums (other than perpetuals)		1,199,458. 92
Interest on bonds	82,705 82	
Interest from other sources	3,259 35	
Total interest		85,965. 17
Received from home office		10,682 63
Total income		1,296,106. 72
Total		3,821,291. 73

DISBURSEMENTS

Gross amount paid for losses, fire	\$750,041 57	
Deduct amount received for salvage, fire, \$13,662 51, reinsurance, fire, \$154,086 70, discount, fire, \$641 27	168,390 48	
Net amount paid for losses		581,651. 09
Expenses of adjustment and settlement of losses		21,943. 22
Commissions or brokerage		255,237. 40
Allowances to local agencies for miscellaneous agency expenses		21. 20
Salaries and expenses of special and general agents		41,449. 63
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		84,089. 95
Rents, including company's occupancy of its own buildings		6,961. 97
Advertising, printing, and stationery		10,009. 47
Postage, telegrams, telephone, and express		10,380. 73
Legal expenses		102 67
Furniture and fixtures		2,234. 80
Maps, including corrections		4,700. 05
Underwriters' boards and tariff associations		17,138. 61
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		14,122 45
Inspections and surveys		1,595. 04
State taxes on premiums		20,041 11
Insurance department licenses and fees		8,359 11
All other licenses, fees, and taxes		6,064. 99
Commercial ratings		1,285. 00
Miscellaneous items		1,401. 67
Remitted to home office		103,405. 52
Agents' balances charged off		364. 85
Total disbursements		1,192,540. 53
Balance		2,628,751. 20

LEDGER ASSETS

Book value of bonds	2,280,673. 08
Cash in office	139. 47
Deposits in trust companies and banks not on interest	11,557. 10
Deposits in trust companies and banks on interest	132,839. 45
Agents' balances, representing business written subsequent to Oct 1, 1912	191,985. 37
Agents' balances, representing business written prior to Oct 1, 1912	1,104. 36
Bills receivable taken for fire risks	684 03
Reinsurance recoverable on paid losses	9,758. 34
Total ledger assets	2,628,751. 20

NONLEDGER ASSETS

Interest due and accrued on bonds	26,097. 17
Gross assets	2,654,848. 37
	605

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$1,104 36
Bills receivable, past due, taken for marine, inland and fire risks	684 03
Book value of ledger assets over market value (bonds)	112,818 08
Total.	\$114,606 47
Total admitted assets.	2,540,241 90

LIABILITIES

Losses adjusted and unpaid, due and not due	\$3,011 69
Losses in process of adjustment or in suspense	127,064 83
Losses resisted	18,767 97
Total claims for losses	148,844 49
Deduct reinsurance	33,744 55
Net amount of unpaid losses	115,099 94
Unearned premiums at 50 per cent on fire risks running one year or less	334,736 22
Unearned premiums pro rata on fire risks running more than one year	821,713 35
Total unearned premiums as computed above	1,156,449 57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,722 35
State, county, and municipal taxes due or accrued	13,600 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	281 60
Return premiums, \$710 33, reinsurance premiums, \$3,565 41	9,275 74
Total liabilities except deposit capital stock	1,301,429 20
Deposit capital	245,000 00
Surplus over all liabilities	993,812 70
Surplus to policyholders.	1,238,812 70
Total liabilities.	2,540,241 90

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$243,373,917 00	\$2,418,930 89
Written or renewed during the year	174,637,215 00	1,769,969 10
Total	418,011,132 00	4,188,899 99
Deduct those expired and marked off as terminated	158,241,399 00	1,582,879 53
In force at end of the year	259,769,733 00	2,606,020 46
Deduct amount reinsured	39,659,589 00	412,911 17
Net amount in force	220,110,144 00	2,193,109 29

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$58,861,217 00	\$669,472 45	One-half	\$334,736 22
2 years	925,884 00	7,022 26	One-fourth	1,755 56
3 years	952,931 00	9,530 52	Three-fourths	7,147 90
4 years	32,815,553 00	292,622 71	One-sixth	48,770 45
5 years	36,721,017 00	302,537 64	One-half	151,268 82
6 years	45,981,185 00	395,713 81	Five-sixths	329,761 51
7 years	403,860 00	3,542 60	One-eighth	442 83
8 years	188,893 00	2,640 08	Three-eighths	990 03
9 years	475,886 00	3,783 27	Five-eighths	2,364 55
10 years	671,476 00	6,382 29	Seven-eighths	5,584 46
11 years	6,717,112 00	77,948 52	One-tenth	7,794 85
12 years	7,950,810 00	92,558 62	Three-tenths	27,767 59
13 years	8,545,783 00	99,463 36	One-half	49,731 68
14 years	8,754,901 00	93,445 82	Seven-tenths	65,412 07
15 years	9,801,518 00	134,040 53	Nine-tenths	120,636 48
Over 5 years	342,118 00	2,404 81	Pro rata	2,284 87
Total.	220,110,144 00	2,193,109 29		1,156,449 57

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$262,336 00
Less \$55,317 risks canceled, and \$8,567 reinsurance in companies authorized in District of Columbia	63,884 00
Net risks written.....	198,452 00
Gross premiums received.....	1,611 76
Less \$23,554 returned premiums, and \$87 42 premiums for reinsurance in companies authorized in District of Columbia	320 96
Net premiums received	1,209 80
Net losses paid	415 54
Net losses incurred.....	419.54

UNITED STATES BRANCH OF THE ATLAS ASSURANCE CO (LTD.),
LONDON, ENGLAND

United States home office located at No. 100 William Street, New York, N. Y. Incorporated, 1808, commenced business in United States, 1886 [Frank Lock, manager]

DEPOSIT CAPITAL

Deposit capital..	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year	\$2,685,674 62

INCOME

Gross premiums, fire	\$2,589,698 03	
Deduct gross amount paid for reinsurance, fire, \$456,948 36, return premiums, fire, \$416,837 80	873,786 16	
Total premiums (other than perpetuals)		1,715,911 87
Interest on bonds and dividends on stocks	\$82,624 33	
Interest on deposits in trust company and banks	1,863 25	
Rents, including company's occupancy of its own buildings	3,748 81	
Total interest and rents		88,236 39
Received from home office		243,078 47
Total income		2,047,226 73
Total		4,732,901 35

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,065,254 73	
Deduct amount received for salvage, fire, \$10,788 45, reinsurance, fire, \$213,210 38, discount, fire, \$753 76	224,752 59	
Net amount paid for losses		840,502 14
Expenses of adjustment and settlement of losses		27,133 47
Commissions or brokerage		318,562 92
Allowances to local agencies for miscellaneous agency expenses		4,779 52
Salaries and expenses of special and general agents		82,638 35
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		111,721 93
Rents, including company's occupancy of its own buildings		17,387 76
Advertising, printing, and stationery		15,509 78
Postage, telegrams, telephone, and express		14,266 96
Legal expenses		75 04
Furniture and fixtures		2,033 94
Maps, including corrections		5,700 10
Underwriters' boards and tariff associations		23,755 37
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		7,843 20
Inspections and surveys		10,771 48
Repairs and expenses on real estate		2,808 54
Taxes on real estate		737 88
State taxes on premiums		25,359 98
Insurance department licenses and fees		11,755 61
All other licenses, fees, and taxes		11,736 38
Auditor's fees, \$3,099 92, classification, \$600, donations, \$85, extra stenography, \$129 45, extra night work, \$2,292 95, moving to new office (Chicago), \$611 65, storage of office records, \$120, special reports, rate-book correction, \$689 90, R. G. Dun & Co, \$2,021 50, directories, \$17, entertaining agents, \$309 10, horse and buggy, \$420, office supplies, \$679 48, telephone, \$162, sundries, \$328 79		11,566 74
Remitted to home office		144,804 83
Agents' balances charged off		41 70
Loss on sale or maturity of ledger assets		4,260 40
Total disbursements.		1,695,754 02
Balance		3,037,147 33

LEDGER ASSETS

Book value of real estate	\$83,878 81
Book value of bonds and stocks	2,433,423 41
Cash in office	3,030 86
Deposits in trust companies and banks on interest	175,608 53
Agents' balances, representing business written subsequent to Oct 1, 1912	330,287 02
Agents' balances, representing business written prior to Oct 1, 1912	10,918 70
Total ledger assets	3,037,147 33

NONLEDGER ASSETS

Interest due and accrued on bonds	\$25,934 14
Rents due and accrued on company's property	291 83
Total	26,225 97
Due from other companies for reinsurance on losses paid	4,809 87
Gross assets	3,068,182 97

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$10,918 70
Book value of ledger assets over market value	
Bonds and stocks	206,678 41
Real estate	23,878 81
Total	241,475 92
Total admitted assets	2,826,707 05

LIABILITIES

Losses adjusted and unpaid, due and not due	\$1,812 75
Losses in process of adjustment or in suspense	132,375 27
Losses resisted	23,073 97
Total claims for losses	157,261 99
Deduct reinsurance	27,309 68
Net amount of unpaid losses	129,952 31
Unearned premiums at 50 per cent on fire risks running one year or less	540,378 31
Unearned premiums pro rata on fire risks running more than one year	1,027,254 58
Total unearned premiums as computed above	1,567,632 89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
State, county, and municipal taxes due or accrued	30,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	14,886 45
Reinsurance premiums	29,882 99
Total liabilities, except deposit capital	1,777,354 64
Deposit capital	\$200,000 00
Surplus over all liabilities	849,352 41
Surplus to policyholders	1,049,352 41
Total liabilities	2,826,707 05

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$316,563,672 00	\$3,340,572 56
Written or renewed during the year	246,170,270 00	2,589,698 03
Excess of original premiums over amount received for reinsurance		518 54
Total	562,733,942 00	5,930,789 13
Deduct those expired and marked off as terminated	220,724,667 00	2,349,374 90
In force at the end of the year	342,009,275 00	3,581,414 23
Deduct amount reinsured	61,950,997 00	604,964 80
Net amount in force	280,058,278 00	2,976,449 43

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$98,793,382 00	\$1,080,756 62	One-half	\$540,378 31
2 years 1911	1,626,306 00	10,593 99	One-fourth	2,648 50
1912	1,219,598 00	9,087 14	Three-fourths	6,815 36
3 years 1910	36,266,682 00	364,877 64	One-sixth	60,812 94
1911	43,546,148 00	410,795 69	One-half	205,397 85
1912	52,293,211 00	515,182 32	Five-sixths	429,318 60
4 years 1909	373,766 00	3,816 55	One-eighth	477 07
1910	554,290 00	6,137 05	Three-eighths	2,301 39
1911	432,719 00	3,789 19	Five-eighths	2,368 24
1912	326,589 00	3,318 53	Seven-eighths	2,903 72
5 years 1908	6,574,461 00	83,605 57	One-tenth	8,360 55
1909	7,630,319 00	100,154 87	Three-tenths	30,046 46
1910	9,222,595 00	111,666 60	One-half	55,833 30
1911	10,202,901 00	131,296 95	Seven-tenths	91,907 86
1912	10,385,296 00	133,079 81	Nine-tenths	119,771 83
Over 5 years	610,075 00	8,290 91	Pro rata	8,290 91
Total	280,058,278 00	2,976,449 43		1,567,632 89

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire	\$913,310 00
Less \$116,912 risks canceled, and \$55,823 reinsurance in companies authorized in District of Columbia		172,734 00
Net risks written		740,576 00
Gross premiums received		4,401 73
Less \$456 98 returned premiums, and \$204 61 premiums for reinsurance in companies authorized in District of Columbia		661 59
Net premiums received		3,740 14
Losses paid (deducting salvage)		2,937 49
Less losses on risks reinsured in companies authorized in District of Columbia		1 62
Net losses paid		2,935 87
Losses incurred		1,907 49
Less losses on risks reinsured in companies authorized in District of Columbia		1 62
Net losses incurred		1,905 87

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE CO , TORONTO, CANADA

[Located at No 18, 20, and 22 Front Street, East Toronto, Canada Incorporated, 1833, commenced business in United States, 1835 W B Meikle, manager, E F Garrow, secretary]

DEPOSIT CAPITAL

Deposit capital	\$210,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,697,810 63

INCOME

Gross premiums, fire	\$1,688,554 40
Deduct gross amount paid for Reinsurance, fire, \$331,200 28, return premiums, fire, \$262,899 46	594,099 74
Total premiums (other than perpetuals)	1,094,455 66
Interest on bonds and dividends on stocks	53,280 96
Interest from other sources	6,203 17
Total interest	59,484 13
Profit on sale or maturity of ledger assets (bonds)	70 00
Total income	1,154,009 79
Total	2,851,820 42

DISBURSEMENTS

Gross amount paid for losses, fire.	\$723,633 36
Deduct amount received for Salvage, fire, \$9,557 01; reinsurance, fire,	
\$138,314 23, discount, fire, \$528 29	148,399 53
Net amount paid for losses	\$575,233 83
Expenses of adjustment and settlement of losses	12,307 83
Commissions or brokerage	269,084 79
Salaries and expenses of special and general agents	49,344 67
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	48,785 41
Rents, including company's occupancy of its own buildings	4,589 56
Advertising, printing, and stationery	15,112 35
Postage, telegrams, telephone, and express	5,953 15
Legal expenses	616 82
Furniture and fixtures	969 55
Maps, including corrections	3,527 41
Underwriters' boards and tariff associations	14,862 28
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	3,394 38
Inspections and surveys	1,612 91
State taxes on premiums	11,573 00
Insurance department licenses and fees	10,506 71
All other licenses, fees, and taxes	11,671 31
Exchange	1,138 82
Water and ice	114 52
Remitted to home office	10,584 68
Total disbursements	1,050,983 98
Balance	1,800,836 44

LEDGER ASSETS

Book value of bonds and stocks	1,382,891 38
Cash in office (branch)	9,267 57
Deposits in trust companies and banks on interest	228,526 53
Agents' balances, representing business written subsequent to Oct 1, 1912	177,194 89
Agents' balances, representing business written prior to Oct 1, 1912	2,956 07
Total ledger assets	1,800,836 44

NONLEDGER ASSETS

Interest due and accrued on bonds	21,051 39
Gross assets	1,821,887 83

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$2,956 07
Book value of ledger assets over market value (bonds and stocks)	72,307 05
Total	75,263 12
Total admitted assets	1,746,624 71

LIABILITIES

Losses in process of adjustment or in suspense	\$111,929 84
Losses resisted	20,700 00
Total claims for losses	132,629 84
Deduct reinsurance	25,028 00
Net amount of unpaid losses	107,601 84
Unearned premiums at 50 per cent on fire risks running one year or less	314,433 08
Unearned premiums pro rata on fire risks running more than one year	602,421 52
Total unearned premiums as computed above	916,854 60
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	1,000 00
State, county, and municipal taxes due or accrued	16,416 85
Commissions, brokerage, and other charges due or to become due to agents and brokers	3,207 60
Total liabilities, except deposit capital stock	1,045,080 89
Deposit capital	\$210,000 00
Surplus over all liabilities	491,543 82
Surplus to policyholders	701,543 82
Total liabilities	1,746,624 71

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$184,367,539 00	\$1,847,025 41
Written or renewed during the year	157,156,996 00	1,688,555 40
Excess of original premiums over amount received for reinsurance		101,303 98
Total	341,524,535 00	3,636,884 79
Deduct those expired and marked off as terminated	125,219,630 00	1,458,503 30
In force at end of the year.....	216,304,955 00	2,178,381 49
Deduct amount reinsured	40,815,410 00	403,101 99
Net amount in force... .. .	175,489,545 00	1,775,279 50

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less 1912	\$61,065,865 00	\$628,866 17	One-half . . .	\$314,433 08
3 years 1910	26,699,201 00	246,415 84	One-sixth . . .	41,069 31
1911	29,222,254 00	269,107 07	One-half . . .	134,553 53
1912	31,783,608 00	296,759 49	Five-sixths . .	247,299 57
5 years 1908	4,706,314 00	59,155 84	One-tenth . . .	5,915 58
1909	4,042,890 00	52,508 50	Three-tenths . .	15,752 55
1910	5,233,540 00	66,978 11	One-half . . .	33,489 05
1911	6,266,134 00	77,988 50	Seven-tenths . .	54,591 95
1912	6,469,739 00	77,499 98	Nine-tenths . .	69,749 98
Total	175,489,545 00	1,775,279 50		916,854 60

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.....	\$875,410 00
Less \$167,378 risks canceled, and \$180,633 reinsurance in companies authorized in District of Columbia.	348,011 00
Net risks written.	527,399 00
Gross premiums received.....	4,281.11
Less \$733 30 returned premiums, and \$828 45 premiums for reinsurance in companies authorized in District of Columbia	1,561 75
Net premiums received	2,656 36
Losses paid (deducting salvage)	897 47
Less losses on risks reinsured in companies authorized in District of Columbia.	65 30
Net losses paid	832 17
Losses incurred	907 47
Less losses on risks reinsured in companies authorized in District of Columbia.	72 30
Net losses incurred	835 17

UNITED STATES BRANCH OF THE BRITISH & FOREIGN MARINE INSURANCE CO (LTD), LIVERPOOL, ENGLAND

[United States branch office located at Cotton Exchange Building, New York City, N Y Incorporated, 1863, commenced business in United States, 1863 W L H Simpson, general manager in the United States]

DEPOSIT CAPITAL

Deposit capital	\$517,000 00
Amount of ledger assets, Dec. 31 of previous year.. . . .	\$1,503,875 26

INCOME.

Gross premium, marine and inland	\$3,262,721 40
Deduct gross amount paid for reinsurance, marine and inland, \$2,040,252 72, return premiums, marine and inland, \$126,264 94	2,166,517 66
Total premiums (other than perpetuals).	1,096,203 74
Interest on bonds and dividends on stocks	40,025 50
Interest on bank deposit in Mexico, account of home office	206 30
Total interest	40,231 80

Received from home office	\$644,464 94
Agents' balances previously charged off	435 25
Profit on sale or maturity of ledger assets (bonds)	61 72
Total income	1,781,397 45
Total	3,285,272 71

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$1,943,127 06	
Deduct amount received for salvage, marine and inland, \$214,048 14, reinsurance, marine and inland, \$1,302,657 03	1,516,705 17	
Net amount paid for losses		426,421 89
Expenses of adjustment and settlement of losses		8,948 77
Commissions or brokerage		112,734 87
Allowances to local agencies for miscellaneous agency expenses		453 83
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		81,812 65
Rents, including company's occupancy of its own buildings		7,641 65
Advertising, printing, and stationery		6,890 21
Postage, telegrams, telephone, and express		4,468 85
Legal expenses		242 42
Furniture and fixtures		2,534 51
Underwriters' boards and tariff associations		2,073 66
Inspections and surveys		369 41
State taxes on premiums		24,572 34
Insurance department licenses and fees		723 25
All other licenses, fees, and taxes		3,563 29
Auditing accounts	\$4,792 37	
Traveling expenses	688 19	
Policy fees and commissions on recoveries on reinsurance placed abroad	2,643 03	
Miscellaneous expenses	2,439 57	
Remitted to home office		10,563 16
Loss on sale or maturity of ledger assets (bonds)		917,694 15
Decrease in book value of ledger assets (stocks)		4,037 65
		6,462 97
Total disbursements		1,622,211 53
Balance		1,663,061 18

LEDGER ASSETS.

Book value of bonds and stocks	1,000,639 86
Cash in office	300 00
Deposits in trust companies and banks not on interest	28,943 35
Agents' balances, representing business written subsequent to Oct 1, 1912	614,797 15
Agents' balances, representing business written prior to Oct 1, 1912	14,963 22
Accounts receivable	
Cash advanced to lawyers in connection with collision losses, etc	1,750 00
Balance of account due from Royal Insurance Co (Ltd) subsequent to Oct 1, 1912, \$1,564 99, prior to Oct 1, 1912, \$102 61	1,667 60
Total ledger assets	1,663,061 18

NONLEDGER ASSETS

Interest due and accrued on bonds	13,271 24
Due from other companies for reinsurance on losses already paid	14,630 52
Gross assets	1,690,962 94

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1 1912	\$14,963 22
Book value of bonds and stocks over market value	28,389 86
Accounts receivable	
Cash advanced to lawyers as above	1,750 00
Royal Insurance Co (Ltd), balance prior to Oct 1, 1912	102 61
Total	45,205 69
Total admitted assets	1,645,757 25

LIABILITIES

Losses in process of adjustment or in suspense	\$323,549 64
Losses resisted	615 00
Total claims for losses	324,164 64
Deduct reinsurance	167,158 21
Net amount of unpaid losses	157,006 43
Unearned premiums at 50 per cent on inland navigation risks	140,055 71
Unearned premiums 100 per cent on marine risks	24,358 91
Total unearned premiums as computed above	164,414 62

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$10,166 00
State, county, and municipal taxes due or accrued	35,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	45,423 07
Reinsurance premiums	478,016 83
Total liabilities, except deposit capital stock	890,026 95
Deposit capital	\$517,000 00
Surplus over all liabilities	238,730 30
Surplus to policyholders	755,730 30
Total liabilities	1,645,757 25

RISKS AND PREMIUMS.

	Marine and inland risks	Premiums
In force Dec 31, 1911	\$41,354,093 00	\$587,587 34
Written during the year	1,070,467,751 00	3,262,721 40
Total	1,111,821,844 00	3,850,308 74
Expired and terminated	1,047,048,175 00	3,185,496 25
In force at end of the year	64,773,669 00	664,812 49
Deduct amount reinsured	37,139,662 00	360,342 16
Net amount in force	27,634,007 00	304,470 33

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Marine and inland
Gross risks written	\$1,011,675 00
Less \$94,850 risks canceled, and \$587,890 reinsurance in companies authorized in District of Columbia	682,740 00
Net risks written	328,935 00
Gross premiums received	22,289 86
Less \$2,099 53 returned premiums, and \$11,705 65 premiums for reinsurance in companies authorized in District of Columbia	13,805 18
Net premiums received	8,484 68
Losses paid (deducting salvage)	4,485 96
Less losses on risks reinsured in companies authorized in District of Columbia	3,044 59
Net losses paid	1,441 37
Losses incurred	4,215 26
Less losses on risks reinsured in companies authorized in District of Columbia	3,003 40
Net losses incurred	1,206 67

UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE CO., EDINBURGH, SCOTLAND.

[United States home office located at Nos 50 and 52 Pine Street, New York, N Y Incorporated, 1805, commenced business in United States, 1890 Charles H Post, manager, R C Christopher, assistant United States manager]

DEPOSIT CAPITAL.

Deposit capital	\$225,000 00
Amount of ledger assets, Dec 31, of previous year	\$2,132,022 61

INCOME

Gross premiums, fire	\$2,161,769 18
Deduct gross amount paid for reinsurance, fire, \$377,250 94, return premiums, fire, \$357,227 54	734,478 48
Total premiums (other than perpetuals)	1,427,290 70
Interest on bonds and dividends on stocks	55,531 59
Interest from other sources	1,937 18
Rents, including company's occupancy of its own buildings	45,316 62
Total interest and rents	102,785 39
Profits on sale or maturity of ledger assets (bonds and stocks)	2,072 85
Total income	1,532,148 94
Total	3,664,171 55

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,024,109 33
Deduct amount received for salvage, fire, \$6,417 81, reinsurance, fire, \$181,764 67, discount, fire, \$860 74	189,043 22
Net amount paid for losses	\$835,066 11
Expenses of adjustment and settlement of losses	42,852 14
Commissions or brokerage	312,433 87
Salaries and expenses of special and general agents	34,032 91
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	92,522 29
Rents, including company's occupancy of its own buildings	9,471 35
Advertising, printing, and stationery	10,124 96
Postage, telegrams, telephone, and express	11,396 25
Legal expenses	47 22
Furniture and fixtures	762 00
Maps, including corrections	4,792 60
Underwriters' boards and tariff associations	17,515 41
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses	9,249 62
Inspections and surveys	4,344 21
Repairs and expenses on real estate	16,817 39
Taxes on real estate	7,777 50
State taxes on premiums	22,544 13
Insurance department licenses and fees	7,921 99
All other licenses, fees, and taxes	7,476 51
Office expenses and miscellaneous	2,326 10
Remitted to home office	23,575 03
Agents' balances charged off	3 09
Loss on sale or maturity of ledger assets (stocks)	202 00
Total disbursements	1,473,254 68
Balance	2,190,916 87

LEDGER ASSETS

Book value of real estate	439,510 58
Book value of bonds and stocks	1,348,632 67
Cash in office	346 29
Deposits in trust companies and banks not on interest	5,745 78
Deposits in trust companies and banks on interest	135,070 83
Agents' balances, representing business written subsequent to Oct 1, 1912	253,051 85
Agents' balances, representing business written prior to Oct 1, 1912	5,257 58
Reinsurance due on losses paid	3,301 29
Total ledger assets	2,190,916 87

NONLEDGER ASSETS

Interest due and accrued on bonds	8,892 87
Market value of real estate over book value	85,489 42
Gross assets	2,285,299 16

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$5,257 58
Book value of ledger assets over market value (bonds and stocks)	72,812 67
Total	78,070 25
Total admitted assets	2,207,228 91

LIABILITIES

Losses adjusted and unpaid, due and not due	\$46,484 60
Losses in process of adjustment, or in suspense	85,594 18
Losses resisted	22,014 43
Total claims for losses	154,093 21
Deduct reinsurance	31,525 26
Net amount of unpaid losses	122,567 95
Unearned premiums at 50 per cent on fire risks running one year or less	425,084 16
Unearned premiums pro rata on fire risks running more than one year	971,923 80
Total unearned premiums as computed above	1,397,007 96
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000 00
State, county, and municipal taxes due or accrued	25,000 00
Reinsurance premiums	31,639 43
Reserve for contingencies	10,000 00
Total liabilities, except deposit capital	1,588,215 34
Deposit capital	225,000 00
Surplus over all liabilities	394,013 57
Surplus to policyholders	619,013 57
Total liabilities	2,207,228 91

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$281,448,166 00	\$3,094,705 90
Written or renewed during the year	196,804,803 00	2,161,769 18
Total	478,252,969 00	5,256,475 08
Deduct those expired and marked off as terminated	176,132,486 00	2,023,699 95
In force at the end of the year	302,120,483 00	3,232,775 13
Deduct amount reinsured	49,238,607 00	543,323 76
Net amount in force	252,881,876 00	2,689,451 37

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less.. 1912	\$73,837,011 00	\$350,168 32	One-half	\$425,084 16
2 years .. 1911.	1,605,859 00	16,240 83	One-fourth	4,060 21
1912	1,426,366 00	15,097 28	Three-fourths	11,322 96
3 years. 1910	37,296,560 00	356,647 33	One-sixth	59,441 22
1911.	40,188,649 00	389,473 04	One-half	194,736 52
1912	45,715,343 00	429,787 61	Five-sixths	358,156 54
4 years..... 1909	751,686 00	8,404 97	One-eighth	1,050 61
1910	629,630 00	7,082 45	Three-eighths	2,655 82
1911	674,162 00	7,472 31	Five-eighths	4,670 20
1912	948,737 00	9,409 01	Seven-eighths	8,232 87
5 years..... 1908	7,951,173 00	94,027 75	One-tenth	9,402 76
1909	8,661,274 00	102,673 06	Three-tenths	30,801 91
1910	10,097,059 00	122,219 69	One-half	61,109 85
1911	10,707,939 00	131,952 54	Seven-tenths	92,866 77
1912	12,360,428 00	148,795 18	Nine-tenths	133,915 66
Total.....	252,881,876 00	2,689,451 37	.....	1,397,007 96

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$314,683 00
Less \$36,841 risks canceled and \$78,849 reinsurance in companies authorized in District of Columbia	115,690 00
Net risks written	198,993 00
Gross premiums received	1,830. 93
Less \$108 63 returned premiums and \$418 07 premiums for reinsurance in companies authorized in District of Columbia	526 70
Net premiums received	1,304 23
Losses paid (deducting salvage)	1,143 64
Less losses on risks reinsured in companies authorized in District of Columbia	8 77
Net losses paid	1,134 87
Losses incurred	1,002 26
Less losses on risks reinsured in companies authorized in District of Columbia	2 02
Net losses incurred	1,000 24

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE CO.
(LTD), LONDON, ENGLAND.

[Home office in United States located at No 55 John Street, New York, N Y Incorporated, 1861, commenced business in United States, 1871 A H Wray, manager]

DEPOSIT CAPITAL

Deposit capital	\$481,000 00
Amount of ledger assets Dec 31 of previous year	\$7,478,138 49

INCOME

	Fire	Marine and inland
Gross premiums.....	\$5,694,789 76	\$1,529,268 03
Deduct gross amount paid for reinsurance—fire, \$850,237 44, marine and inland, \$630,426 70, return premiums—fire, \$1,071,380 21, marine and inland, \$90,268 12.	1,921,617 65	720,694 82
Total premiums (other than perpetuals)	3,773,172 11	808,573 21
Deposit premiums on perpetual risks		\$4,581,745 32
Interest on mortgage loans		1,172 72
Interest on bonds and dividends on stocks.		\$955 00
Interest from other sources		213,841 98
Rents, including company's occupancy of its own buildings.		6,206 49
		67,397 27
Total interest and rents		288,400 74
Received from home office		305,622 62
Agents' balances previously charged off.		1,099 05
Total income		5,178,040 45
Total.....		12,656,178 94

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses	\$2,417,161 89	\$1,145,195 01
Deduct amount received for salvage—fire, \$27,327 59, marine and inland, \$38,963 26, reinsurance—fire, \$235,857 97, marine and inland, \$861,621 51.	263,185 56	750,584 77
Net amount paid for losses	2,153,976 33	394,610 24
Expenses of adjustment and settlement of losses		2,548,586 57
Commissions or brokerage		69,578 39
Allowances to local agencies for miscellaneous agency expenses		929,635 50
Salaries and expenses of special and general agents		7,084 64
Salaries, fees, and other charges of officers, directors, trustees, agents and home-office employees		95,534 33
Rents, including company's occupancy of its own buildings		172,012 04
Advertising, printing, and stationery		25,069 83
Postage, telegrams, telephone, and express		40,903 48
Legal expenses		22,178 74
Furniture and fixtures		816 68
Maps, including corrections		8,397 21
Underwriters' boards and tariff associations		4,332 42
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		42,659 87
Inspections and surveys		33,547 14
Repairs and expenses on real estate		22,270 59
Taxes on real estate		30,071 89
State taxes on premiums		17,539 50
Insurance department licenses and fees		92,384 11
All other licenses, fees, and taxes		14,987 69
Exchange		20,336 69
Remitted to home office		4,426 44
Deposit premiums returned		834,291 99
Agents' balances charged off		4,178 94
Loss on sale or maturity of ledger assets (stocks)		5,039 81
Decrease in book value of ledger assets (bonds and stocks)		262 90
		36,839 93
Total disbursements		5,082,967 32
Balance		7,573,211 62

LEDGER ASSETS

Book value of real estate	698,163 62
Mortgage loans on real estate	58,000 00
Book value of bonds and stocks	5,105,125 71
Cash in office	335 70
Deposits in trust companies and banks not on interest	172,423 53
Deposits in trust companies and banks on interest	425,966 54
Agents' balances, representing business written subsequent to Oct 1, 1912	1,069,490 41
Agents' balances, representing business written prior to Oct 1, 1912	44,226 27
Bills receivable taken for fire risks	79 85
Total ledger assets	7,573,211 62

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$1,341 25
Interest due and accrued on bonds	70,905 00
Rents due and accrued on company's property	8,595 34
Total	80,841 59
Market value of real estate over book value	189,836 38
Gross assets	7,843,889 59

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$44,226 27
Book value of ledger assets over market value (bonds and stocks)	178,675 71
Total	\$222,901 98
Total admitted assets	7,620,987 61

LIABILITIES

Losses adjusted and unpaid, due and not due	\$106,109 69
Losses in process of adjustment or in suspense	531,651 78
Losses resisted	36,306 87
Total claims for losses	674,068 34
Deduct reinsurance	123,407 34
Net amount of unpaid losses	550,661 00
Unearned premiums at 50 per cent on fire risks running one year or less	1,433,121 90
Unearned premiums pro rata on fire risks running more than one year	2,247,596 67
Unearned premiums at 50 per cent on inland navigation risks	21,642 72
Unearned premiums 50 and 100 per cent on marine risks	56,215 75
Total unearned premiums as computed above	3,758,577 04
Amount reclaimable by the insured on perpetual fire insurance policies	89,017 46
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	21,725 00
State, county, and municipal taxes due or accrued	92,467 67
Commissions, brokerage, and other charges due or to become due to agents and brokers	105,285 17
Return premiums, \$13,996 88, reinsurance premiums, \$78,650 88	92,647 76
Total liabilities, except deposit capital	4,710,381 10
Deposit capital	\$481,000 00
Surplus over all liabilities	2,429,606 51
Surplus to policyholders	2,910,606 51
Total liabilities	7,620,987 61

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums
In force Dec 31, 1911.	\$781,885,856 00	\$7,089,709 81	\$21,679,144 00	\$357,061 81
Written or renewed during the year	543,163,194 00	5,694,789 76	643,501,112 00	1,523,268 03
Total	1,325,049,050 00	13,684,499 57	665,180,256 00	1,880,329 84
Deduct expirations and cancellations	548,085,494 00	5,727,495 77	650,000,670 00	1,706,204 16
In force at end of year	776,963,556 00	7,957,003 80	15,179,586 00	180,125 68
Deduct amount reinsured	86,834,821 00	814,849 02	4,736,117 00	38,962 65
Net amount in force	690,128,735 00	7,142,154 78	10,443,469 00	141,163 03

Perpetual risks (not including above), \$4,642, 810 deposit premiums on same, \$98,908 28.

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912	\$252,953,421 00	\$2,866,243 80	One-half	\$1,433,121 90
2 years 1911	2,688,129 00	27,426 86	One-fourth	6,856 71
..... 1912	3,284,734 00	31,324 98	Three-fourths	23,493 74
3 years 1910	92,272,726 00	844,209 71	One-sixth	140,701 62
..... 1911	97,421,060 00	851,113 38	One-half	425,556 69
..... 1912	111,425,631 00	1,009,723 76	Five-sixths	841,436 47
4 years. 1909	1,120,324 00	12,461 75	One-eighth	1,557 72
..... 1910	1,719,119 00	18,138 56	Three-eighths	6,801 96
..... 1911	1,505,489 00	17,510 74	Five-eighths	10,944 21
..... 1912	1,733,457 00	17,755 13	Seven-eighths	15,535 74
5 years.. .. 1908	20,445,039 00	230,012 42	One-tenth	23,001 24
..... 1909	22,093,977 00	262,607 87	Three-tenths	78,782 36
..... 1910	23,589,342 00	276,454 22	One-half	138,237 11
..... 1911	26,724,863 00	315,455 07	Seven-tenths	220,818 55
..... 1912	28,121,856 00	332,843 24	Nine-tenths	299,558 92
Over 5 years	3,029,568 00	28,873 29	Pro rata	14,323 63
Total	690,128,735 00	7,142,154 78	.....	3,680,718 57

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.....	\$1,224,329 00
Less \$319,100 risks canceled and \$69,007 reinsurance in companies authorized in District of Columbia	388,107 00
Net risks written.....	836,222 00
Gross premiums received.....	6,521 39
Less \$718 40 returned premiums and \$433 16 premiums for reinsurance in companies authorized in District of Columbia.	2,151 56
Net premiums received.....	5,369 83
Losses paid (deducting salvage).....	10,074 30
Less losses on risks reinsured in companies authorized in District of Columbia	1,519 81
Net losses paid.....	8,554 49
Losses incurred.....	10,079 30
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,519 81
Net losses incurred.....	8,559 49

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE CO., HAMBURG, GERMANY

[United States home office located at No. 19 Liberty Street, New York, N. Y. Incorporated, 1854, commenced business in United States, 1855. Manager of United States branch, F. O. Afield.]

DEPOSIT CAPITAL

Deposit capital	\$215,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,928,838 32

INCOME

Gross premiums, fire.....	\$2,168,638 51	
Deduct gross amount paid for reinsurance, fire, \$518,726 60, return premiums, fire, \$309,638 67.	826,365 27	
Total premiums (other than perpetuals).....		1,342,273 24
Interest on bonds.....	68,365 41	
Interest from other sources.....	648 50	
Total interest.....		69,013 91
Received from home office.....		25,709 33
Borrowed money.....		65,000 00
Agents' balances previously charged off.....		19 04
Increase in book value of ledger assets (bonds)		5,448 75
Total income.....		1,507,464 27
Total.....		3,436,302 59

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,059,020 81	
Deduct amount received for salvage, fire, \$9,622 89, reinsurance, fire, \$232,050 70, discount, fire, \$632 92	242,306 51	
Net amount paid for losses.....		816,714 30
Expenses of adjustment and settlement of losses		24,288 47
Commissions or brokerage		236,809 00
Allowances to local agencies for miscellaneous agency expenses.....		1,006 36
Salaries and expenses of special and general agents.....		93,178 05
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees		72,870 59
Rents, including company's occupancy of its own buildings.....		20,596 01
Advertising, printing, and stationery		18,440 95
Postage, telegrams, telephone, and express.....		14,107 02
Legal expenses.....		1,295 52
Furniture and fixtures		4,613 30
Maps, including corrections.....		18,555 39
Underwriters' boards and tariff associations		14,581 89
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		7,286 71
Inspections and surveys.....		27,894 54
State taxes on premiums.....		7,253 20
Insurance department, licenses and fees		11,360 78
All other licenses, fees and taxes		1,980 50
Commercial agency		300 00
Auditors' fees.....		522 15
Exchange		200 70
Subscriptions to periodicals.....		227 00
Premiums on surety bonds of employees		17,974 10
Remittance to home office		65,000 00
Borrowed money repaid		

REPORT OF THE DEPARTMENT OF INSURANCE.

619

Interest on borrowed money.....	\$1,219 49
Loss on sale or maturity of ledger assets (bonds)	50 25
Decrease in book value of ledger assets (bonds)	9,410 00
Total disbursements.....	1,490,380 51
Balance	1,945,922 08

LEDGER ASSETS

Book value of bonds.....	1,634,038 80
Deposits in trust companies and banks on interest	84,079 61
Agents' balances, representing business written subsequent to Oct 1, 1912	224,354 96
Agents' balances, representing business written prior to Oct 1, 1912....	3,448 71
Total ledger assets.....	1,945,922 08

NONLEDGER ASSETS

Interest due and accrued on bonds	23,037 72
Gross assets.	1,968,959 80

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct 1, 1912	\$3,448 71
Book value of ledger assets over market value (bonds).	1,608 80
Total.....	5,057 51
Total admitted assets.....	1,963,902 29

LIABILITIES

Losses in process of adjustment or in suspense	\$187,015 00
Losses resisted... ..	22,890 00
Total claims for losses.....	209,905 00
Deduct reinsurance.....	58,255 00
Net amount of unpaid losses.....	151,650 00
Unearned premiums at 50 per cent on fire risks running one year or less	406,890 12
Unearned premiums pro rata on fire risks running more than one year	809,531 13
Total unearned premiums as computed above	1,216,421 25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,500 00
State, county, and municipal taxes due or accrued	27,500 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	1,399 81
Reinsurance premiums.. ..	3,453 53
Total liabilities, except deposit capital.....	1,407,924 59
Deposit capital....	\$215,000 00
Surplus over all liabilities.....	340,977 70
Surplus to policyholders.....	555,977 70
Total liabilities....	1,963,902 29

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$251,495,848 00	\$2,948,480 37
Written or renewed during the year	181,403,561 00	2,168,638 51
Excess of original premiums over amount received for reinsurance.	-	9,596 14
Total.....	432,899,409 00	5,126,715 02
Deduct those expired and marked off as terminated	163,867,464 00	1,996,429 57
In force at the end of the year.....	269,031,945 00	3,130,285 45
Deduct amount reinsured.	65,749,329 00	805,396 27
Net amount in force	203,282,616 00	2,324,889 18

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written		Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less	1912	\$64,976,384 00	\$813,780 24	One-half	\$406,890 12
2 years	1911	340,479 00	3,249 67	One-fourth	812 42
	1912	272,552 00	2,268 50	Three-fourths	1,701 38
3 years	1910	32,140,443 00	324,340 34	One-sixth	54,056 72
	1911	36,570,622 00	366,386 85	One-half	183,193 43
	1912	40,173,584 00	410,195 31	Five-sixths	341,829 43
4 years	1909	266,397 00	2,681 25	One-eighth	335 16
	1910	237,238 00	2,303 04	Three-eighths	863 64
	1911	231,679 00	2,519 01	Five-eighths	1,574 38
	1912	294,195 00	3,079 41	Seven-eighths	2,694 48
5 years	1908	3,880,827 00	56,917 39	One-tenth	5,601 74
	1909	4,268,786 00	65,405 82	Three-tenths	19,621 75
	1910	4,874,902 00	71,534 69	One-half	35,767 35
	1911	6,940,409 00	94,078 22	Seven-tenths	65,854 75
	1912	7,814,119 00	106,149 44	Nine-tenths	95,534 50
Total		203,282,616 00	2,324,889 18		1,216,421 25

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$754,495 00
Less risks canceled	31,800 00
Net risks written	722,695 00
Gross premiums received	3,937 81
Less returned premiums	482 44
Net premiums received	3,455 37
Net losses paid	3,909 41
Net losses incurred	994 41

UNITED STATES BRANCH OF THE INDEMNITY MUTUAL MARINE ASSURANCE CO (LTD.), LONDON, ENGLAND.

[United States home office, located at No 3 South William Street, New York City, N Y. Incorporated, 1825, commenced business in United States, 1889 Higgins & Cox, attorneys in United States]

DEPOSIT CAPITAL

Deposit capital	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$474,350 59

INCOME

Gross premiums, marine and inland	\$467,978 12
Deduct gross amount paid for reinsurance, \$88,335 35, return premiums, \$31,655 26	119,990 61
Total premiums (other than perpetuals)	347,978 12
Interest on bonds	13,400 00
Interest from other sources	1,270 91
Total interest	14,670 91
Total income	362,649 03
Total	836,999 02

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$228,867 80
Deduct amount received for salvage, \$52,220 95, reinsurance, \$42,113 78	94,334 73
Net amount paid for losses	134,533 07
Expenses of adjustment and settlement of losses	2,656 81
Commissions or brokerage	35,514 35
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	10,200 00
Rents, including company's occupancy of its own buildings	1,200 00
Advertising, printing, and stationery	1,411 75
Postage, telegrams, telephone, and express	462 32
Legal expenses	188 47
Furniture and fixtures	928.92
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	64
Inspections and surveys	378 40
State taxes on premiums	8,379 20
Insurance department licenses and fees	2,108 63

Federal corporation tax...	\$566 82
Remitted to home office..	113,821 44
Total disbursements...	312,350 82
Balance	524,648 80

LEDGER ASSETS

Book value of bonds.....	345,300 00
Deposits in trust companies and banks on interest	74,975 24
Agents' balances, representing business written subsequent to Oct 1, 1912	93,611 22
Agents' balances, representing business written prior to Oct 1, 1912	3,795 96
Cash at Chicago.....	6,217 41
Cash at San Francisco.....	748 97
Total ledger assets.....	524,648 80

NONLEDGER ASSETS

Interest due and accrued on bonds	2,866 67
Gross assets	527,515 47

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$3,795 96
Book value of ledger assets over market value (bonds)	24,500 00
Total	28,295 96
Total admitted assets	499,219 51

LIABILITIES

Losses in process of adjustment or in suspense	\$92,560 40
Deduct reinsurance.	33,229 00
Net amount of unpaid losses.	59,331 40
Unearned premiums at 50 per cent on inland navigation risks	51,195 48
Unearned premiums, 62½ per cent on marine risks.....	35,927 42
Total unearned premiums as computed above	87,122 90
State, county, and municipal taxes due or accrued.....	10,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers	2,493 90
Return premiums, \$14,500, reinsurance premiums, \$31,326.....	45,826 00
Total liabilities, except deposit capital.....	204,774 20
Deposit capital.....	\$200,000 00
Surplus over all liabilities	94,445 31
Surplus to policy holders	294,445 31
Total liabilities	499,219 51

RISKS AND PREMIUMS

	Marine and inland risks	Premiums
In force Dec 31, 1911	\$10,231,380 00	\$131,697 97
Written during the year	119,608,359 00	467,968 73
Total.....	129,839,739 00	599,666 70
Expired and terminated	119,454,834 00	437,070 40
In force at end of the year	10,384,905 00	162,590 30
Deduct amount reinsured	1,972,281 00	27,883 02
Net amount in force	8,412,624 00	134,707 28

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Marine and inland
Gross risks written.....	\$6,645 00
Less reinsurance in companies authorized in District of Columbia	4,904 00
Net risks written.....	1,741 00
Gross premiums received.....	205 80
Less premiums for reinsurance in companies authorized in District of Columbia	121 50
Net premiums received.....	84.30

**UNITED STATES BRANCH OF THE LAW UNION & ROCK INSURANCE CO.
(LTD), LONDON, ENGLAND.**

[Home office (United States branch), located at No 175 West Jackson Boulevard, Chicago, Ill. Incorporated, 1806, commenced business in the United States, 1897 United States manager, A. F. Shaw]

DEPOSIT CAPITAL

Deposit capital	\$338,000 00	
Amount of ledger assets Dec 31 of previous year		\$28,407 57

INCOME

Gross premiums, fire	\$750,825 73	
Deduct gross amount paid for reinsurance, fire, \$58,333 73, return premiums, fire, \$181,088 81	239,422 54	
Total premiums (other than perpetuals)		511,403 19
Interest on bonds and dividends on stocks	29,688 00	
Interest from other sources	554 28	
Total interest		30,242 28
Remittance from home office		107,250 00
Agents' balances previously charged off		16 78
Total income		648,912 25
Total		1,577,319 82

DISBURSEMENTS

Gross amount paid for losses, fire	\$339,179 07	
Deduct amount received for salvage, fire, \$1,550 58, reinsurance, fire, \$33,751 01	35,301 59	
Net amount paid for losses		303,877 48
Expenses of adjustment and settlement of losses		8,365 50
Commissions or brokerage		97,305 29
Allowances to local agencies for miscellaneous agency expenses		107 49
Salaries and expenses of special and general agents		19,275 65
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees		35,807 88
Rents, including company's occupancy of its own buildings		5,245 43
Advertising, printing, and stationery		7,502 51
Postage, telegrams, telephone, and express		5,101 35
Legal expenses		53 00
Furniture and fixtures		1,407 37
Maps, including corrections		2,459 20
Underwriters' boards and tariff associations		5,893 86
Fire department, fire patrol, and salvage-corps assessments, fees, taxes, and expenses		2,540 22
Inspections and surveys		2,148 53
State taxes on premiums		11,041 25
Insurance department licenses and fees		4,457 56
Federal corporation tax		413 84
Public auditor fees	\$481 25	
Premiums on bonds—California, \$50, Oregon, \$57 82, cashier, \$12 03	119 85	
Exchange charged by banks	207 48	
Premiums on fire insurance	63 49	
Office repairs, towel supply, water, ice, and light	706 33	
Remittance to home office	74,144 89	
Agents' balances charged off		75,723 19
Total disbursements		588,862 00
Balance		983,457 82

LEDGER ASSETS

Book value of bonds and stocks	864,515 75	
Deposits in trust companies and banks on interest	31,832 68	
Agents' balances, representing business written subsequent to Oct 1, 1912	87,066 49	
Agents' balances, representing business written prior to Oct 1, 1912	5,042 90	
Total ledger assets		988,457 82

NONLEDGER ASSETS

Interest due and accrued on bonds	6,486 20	
Gross assets		994,944 02

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct 1, 1912	\$5,042 90	
Book value of ledger assets over market value, bonds and stocks	100,775 75	
Total		105,818 65
Total admitted assets		889,125 37

LIABILITIES

Losses adjusted and unpaid, due and not due.....	\$12,626 32	
Losses in process of adjustment or in suspense.....	36,410 79	
Losses resisted.....	12,550 69	
Total claims for losses	61,587 80	
Deduct reinsurance	8,249 93	
Net amount of unpaid losses		\$53,337 87
Unearned premiums at 50 per cent on fire risks running one year or less	172,030 88	
Unearned premiums pro rata on fire risks running more than one year	279,130 13	
Total unearned premiums as computed above.....		451,161 01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		406 93
State, county, and municipal taxes due or accrued		13,183 82
Reinsurance premiums		1,952 85
Total liabilities, except deposit capital		520,042 48
Deposit capital.....	\$338,000 00	
Surplus over all liabilities	31,082 89	
Surplus to policyholders		369,082 89
Total liabilities		889,125 37

RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1911	\$107,782,493 00	\$978,228 51
Written during the year.....	73,900,940 00	750,825 73
Excess of original premiums over amount received for reinsurance		1,659 24
Total	181,683,433 00	1,730,713 48
Expired and terminated.....	75,581,769 00	723,027 92
In force at end of year 1912.....	106,101,664 00	1,007,685 56
Deduct amount reinsured 1912.....	14,553,399 00	124,884 24
Net amount in force	91,548,265 00	882,801 32

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less ... ..1912	\$31,619,581 00	\$344,061 75	One-half	\$172,030 88
2 years1911	739,322 00	6,369 50	One-fourth.	1,592 38
1912	561,475 00	6,071 14	Three-fourths.	4,553 35
3 years.. . . .1910	16,615,165 00	131,257 02	One-sixth	21,876 17
1911	16,013,756 00	132,915 34	One-half	66,457 67
1912	15,946,599 00	141,838 55	Five-sixths.	118,193 80
4 years.... .1909	363,675 00	4,102 68	One-eighth	512 84
1910	214,375 00	2,663 52	Three-eighths	993 82
1911	206,386 00	1,906 07	Five-eighths.	1,191 30
1912	246,661 00	3,468 71	Seven-eighths	3,035 12
5 years.1908	1,329,923 00	14,639 54	One-tenth	1,463 95
1909	1,637,829 00	20,019 56	Three-tenths	6,005 87
1910	1,821,946 00	20,932 85	One-half	10,466 43
1911	1,992,704 00	22,610 73	Seven-tenths	15,827 51
1912	2,235,868 00	29,944 36	Nine-tenths.	26,949 92
Total.. . . .	91,548,265 00	882,801 32		451,161 01

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire.
Gross risks written.....	\$17,040.00
Less risks canceled	2,800 00
Net risks written	14,240 00
Gross premiums received.....	196 35
Less returned premiums.....	15 56
Net premiums received	180 79
Net losses paid	15 00
Net losses incurred.....	15.00

UNITED STATES BRANCH OF THE LIVERPOOL & LONDON & GLOBE INSURANCE CO (LTD), LIVERPOOL, ENGLAND.

[United States branch office located at No 45 William Street, New York City, N Y Incorporated, 1836; commenced business in United States 1848 Henry W Eaton, manager]

DEPOSIT CAPITAL.

Deposit capital	\$250,000 00
Amount of ledger assets Dec 31 of previous year	\$13,961,175 75

INGOME

	Fire	Marine and inland	
Gross premiums.....	\$14,469,376 40	\$634,808 11	
Deduct gross amount paid for reinsurance—fire, \$3,694 748 11, marine and inland, \$56,214 63, return premiums—fire, \$2,349-340 24, marine and inland, \$117,774 20	6,044,088 35	173,988 88	
	8,425,288 05	460,819 23	
Total premiums (other than perpetuals)			8,886,107 28
Deposit premiums on perpetual risks			4,554 25
Interest on mortgage loans		\$152,658 34	
Interest on collateral loans		6 00	
Interest on bonds and dividends on stocks.....		235,792 36	
Interest from other sources		31,028 21	
Rents, including company's occupancy of its own buildings.		115,380 28	
Total interest and rents			534,865 19
Premiums on life policies in force.. ..			260 63
Remittance from home office			2,080 78
Profit on sale or maturity of ledger assets (stocks)			114 37
Increase in book value of ledger assets (bonds).....			1,081 29
Total income.. ..			9,429,072 79
Total.....			23,390,248 54

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$6,943,935 90	\$264,593 65	
Deduct amount received for salvage, fire, \$74,044 67, marine and inland, \$930 79, reinsurance, fire, \$2,338,708 72, marine and inland, \$34,112 99	2,412,753 39	35,043 78	
Net amount paid for losses	4,531,182 51	229,549 87	4,760,732 38
Expenses of adjustment and settlement of losses			98,820 48
Commissions or brokerage			1,943,304 01
Salaries and expenses of special and general agents			233,888 39
Salaries fees and other charges of officers, directors, trustees, agents, and home-office employees			359,444 44
Rents, including company's occupancy of its own buildings			64,930 77
Advertising, printing, and stationery			95,452 96
Postage, telegrams, telephone, and express			36,335 89
Legal expenses			3,980 04
Furniture and fixtures			17,082 60
Maps, including corrections.....			12,789 56
Underwriters' boards and tariff associations			109,736 89
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			30,834 51
Inspections and surveys			42,647 54
Repairs and expenses on real estate			41,657 77
Taxes on real estate			27,110 79
State taxes on premiums			115,212 67
Insurance department licenses and fees			22,270 52
All other licenses, fees, and taxes			68,835 15
Office expenses		\$41,022 35	
Life expenses		5 17	
Life claims		5,000 00	
Deposit premiums returned			46,027 52
Remitted to home office			7,808 66
Agents' balances charged off			1,312,737 85
Loss on sale or maturity of ledger assets (real estate)			271 51
Decrease in book value of ledger assets (bonds and stocks).....			6,138 12
			9,552 24
Total disbursements.....			9,467,673 26
Balance.....			13,922,575 28

LEDGER ASSETS

Book value of real estate	1,241,257 70
Mortgage loans on real estate	3,281,364 00
Loans secured by pledge of bonds, stocks or other collaterals.....	100 00
Book value of bonds and stocks	6,467,172 12
Cash in office.....	2,453 98

REPORT OF THE DEPARTMENT OF INSURANCE.

625

Deposits in trust companies and banks not on interest	\$73,895 29
Deposits in trust companies and banks on interest	825,191 79
Agents' balances, representing business written subsequent to Oct 1, 1912	1,352,174 65
Agents' balances, representing business written prior to Oct 1, 1912	76,873 92
Farm notes	2,091 83

Total ledger assets. 13,922,575 28

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$42,649 05
Interest due and accrued on bonds	60,661 24
Interest due and accrued on bank deposits	188 90
Rents due and accrued on company's property	10,000 00

Total. 113,499 19
Market value of real estate over book value. 160,700 37

Gross assets 14,196,774 84

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$76,873 92
Farm notes	2,091 83
Mortgages over amount allowed by law, New York State	36,668 00
Book value of ledger assets over market value (bonds and stocks)	341,922 12

Total. 457,555 87

Total admitted assets. 13,739,218 97

LIABILITIES

Losses adjusted and unpaid due and not due	\$49,047 67
Losses in process of adjustment or in suspense	1,243,289 01
Losses resisted	141,831 00

Total claims for losses. 1,434,167 68
Deduct reinsurance. 581,437 00

Net amount of unpaid losses	852,730 68
Unearned premiums at 50 per cent on fire risks running one year or less	2,583,864 02
Unearned premiums, 1913 business, 100 per cent	104,662 97
Unearned premiums pro rata on fire risks running more than one year	5,092,503 49
Unearned premiums at 50 per cent on inland navigation auto risks.	245,786 76
Unearned premiums on hulls and cargoes and inland marine transportation only	75,751 07

Total unearned premiums as computed above.	8,102,568 31
Amount reclaimable by the insured on perpetual fire insurance policies	186,627 67
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	4,578 77
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	4,617 34
State, county, and municipal taxes due or accrued	183,303 56
Commissions, brokerage, and other charges due or to become due to agents and brokers.	60,793 04
Return premiums, \$71,470 19, reinsurance premiums, \$236,656 49	308,126 68
Reserve for unknown liabilities	20,000 00

Total liabilities except deposit capital stock. 9,723,246 05

Deposited capital \$250,000 00
Surplus over all liabilities 3,765,972 92

Surplus to policyholders 4,015,972 92

Total liabilities. 13,739,218 97

RISKS AND PREMIUMS

	Fire risks	Premiums	Marine and inland risks	Premiums.
In force Dec 31, 1911.	\$1,923,087,022 00	\$19,617,654 03	\$3,847,808 00	\$237,429 28
Written during the year.	1,441,694,892 00	14,469,376 40	23,928,341 00	634,808 11
Total	3,364,781,914 00	34,087,030 43	32,776,149 00	872,237 39
Expired and terminated.	1,372,225,038 00	13,824,536 18	8,715,599 00	246,705 88
In force at end of the year.	1,992,556,876 00	20,262,494 25	24,060,550 00	625,531 51
Deduct amount reinsured	571,807,848 00	5,329,469 75	2,823,184 00	58,206 93
Net amount in force.	1,420,749,028 00	14,933,024 50	21,237,366 00	567,324 58

Perpetual risks not included above, \$7,019,488, premiums on same, \$196 344 92

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less.	1912 \$464,919,592 00	\$5,167,728 03	One-half.....	\$2,583,864 02
	1913 13,583,385 00	104,662 97	All	164,662 97
2 years.	1911 5,514,688 00	46,698 69	One-fourth.....	11,674 67
	1912 5,231,554 00	51,890 40	Three-fourths.....	38,917 80
3 years.	1910 212,908,911 00	2,077,016 56	One-sixth.....	346,169 43
	1911 231,411,077 00	2,191,528 01	One-half	1,095,764 01
	1912 265,243,335 00	2,517,617 86	Five-sixths	2,098,014 88
4 years.. . . .	1909 2,323,627 00	23,328 91	One-eighth.....	2,916 11
	1910 2,304,036 00	20,329 63	Three-eighths.....	7,623 61
	1911 4,240,974 00	43,336 86	Five-eighths.....	27,308 04
	1912 2,510,934 00	26,213 06	Seven-eighths.....	22,936 43
5 years... . .	1908 34,060,817 00	431,275 33	One-tenth.....	43,125 73
	1909 37,754,433 00	468,760 09	Three-tenths.....	140,628 03
	1910 34,632,689 00	508,424 60	One-half	254,212 30
	1911 47,963,537 00	597,086 10	Seven-tenths.....	417,960 27
	1912 54,794,717 00	640,539 27	Nine-tenths.....	576,485 34
Over 5 years.	1,350,722 00	16,106 13	Pro rata	8,676 84
Total.... .	1,420,749,028 00	14,933,024 50		7,781,030 49
Perpetual risks.. .	7,019,488 00	196,344 92		186,827 67
Grand total.. . . .	1,427,768,516 00	15,129,369 42		7,967,858 15

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written.	\$5,480,605 00	\$86,650 00
Less risks canceled	1,041,438 00	8,975 00
Net risks written	4,439,167 00	77,675 00
Gross premiums received	23,445 32	2,211 67
Less returned premiums.	3,376 28	181 98
Net premiums received	20,069 04	2,029 69
Net losses paid	15,067 07	431 77
Net losses incurred.	20,147 07	531 77

UNITED STATES BRANCH OF THE LONDON & LANCASHIRE FIRE INSURANCE CO (LTD.), LIVERPOOL, ENGLAND

[United States home office located at Nos 20-22 Trinity Street, Hartford, Conn Incorporated, 1861; commenced business in United States, 1879 Archibald G McIlwaine, jr, manager]

DEPOSIT CAPITAL

• Deposit capital.....	\$410,000 00	
Amount of ledger assets, Dec 31, of previous year.....		\$4,465,872 36

INCOME

	Fire	Marine and inland	
Gross premiums....	\$4,123,163 29	\$162,034 87	
Deduct gross amount paid for reinsurance—fire, \$929,393 60, marine and inland, \$14,259 28, return premiums—fire, \$646,068 69, marine and inland, \$33,927 70	1,575,462 29	48,186 98	
Total premiums (other than perpetuals).....	2,547,701 00	113,847 89	2,661,548 89
Interest on bonds and dividends on stocks.....		\$125,582 24	
Interest from other sources		14,483 96	
Rents, including company's occupancy of its own buildings		23,116 64	
Total interest and rents.....		163,182 84	
Remittances from home office.....		252,761 44	
Total income.. . . .		3,077,493 17	
Total.....		7,543,365 53	

DISBURSEMENTS

	Fire	Marine and inland
Gross amount paid for losses.	\$1,641,292 80	\$36,289 66
Deduct amount received for salvage, fire, \$13,915 62, marine and inland, \$2,048 79, reinsurance, fire, \$453,642 45, marine and inland, \$5,337 03, discount, fire, \$648 99	468,207 06	7,385.82
Net amount paid for losses	1,173,085 74	28,903 84
Expenses of adjustment and settlement of losses.		\$1,201,989 58
Commissions or brokerage		41,477 50
Allowances to local agencies for miscellaneous agency expenses		484,035 27
Salaries and expenses of special and general agents.		16,508 88
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees		106,559 23
Rents, including company's occupancy of its own buildings.		141,307 98
Advertising, printing, and stationery.		27,369 70
Postage, telegrams, telephone, and express.		32,629 11
Legal expenses.		19,604 40
Furniture and fixtures		1,122 60
Maps, including corrections.		1,958 66
Underwriters' boards and tariff associations.		8,299 97
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.		44,782 21
Inspections and surveys		24,617 17
Repairs and expenses on real estate.		12,456 29
Taxes on real estate.		10,793 41
State taxes on premiums		6,161 34
Insurance department licenses and fees		62,315 56
All other licenses, fees, and taxes.		14,621 37
Exchange	\$1,228 61	12,690 73
Subscriptions.	1,413 51	
Miscellaneous.	5,689 15	
Remittance to home office.		8,331 27
Total disbursements.		584,118 27
Balance.		2,863,750 60
		4,679,614 93

LEDGER ASSETS

Book value of real estate	300,000 00
Book value of bonds and stocks	3,093,772 34
Cash in office	9,429 64
Deposits in trust companies and banks not on interest	4,471 64
Deposits in trust companies and banks on interest	462,159 18
Agents' balances, representing business written subsequent to Oct. 1, 1912.	539,821 04
Agents' balances, representing business written prior to Oct. 1, 1912.	10,496 58
Bills receivable taken for fire risks	2,240 36
Cash in hands of United States trustee	252,946 42
Balances due from other companies	4,185 74
Due by special agents	91 99
Total ledger assets.	4,679,614 93

NONLEDGER ASSETS

Interest due and accrued on bonds	47,211 25
Reinsurance due on paid losses	6,224 91
Commission on unpaid reinsurance.	635 17
Gross assets.	4,733,686 26

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1, 1912	\$10,496 58
Bills receivable, past due, taken for marine, inland, and fire risks	941 44
Overdue and accrued interest on bonds in default.	3,000 00
Book value of ledger assets over market value (bonds and stocks)	168,867 34
Balances due from other companies.	5 80
Due from special agents.	91 99
Total.	183,403 15
Total admitted assets.	4,550,283 11

LIABILITIES

Losses adjusted and unpaid, due and not due.	\$30,839 00
Losses in process of adjustment, or in suspense.	170,316 36
Losses resisted	29,949 94
Total claims for losses.	231,105 30
Deduct reinsurance	58,629 28
Net amount of unpaid losses	172,476 02
Unearned premiums at 50 per cent on fire risks running one year or less	753,960 50
Unearned premiums pro rata on fire risks running more than one year	1,885,442 16
Unearned premiums at 50 per cent on inland navigation risks.	56,929 46
Total unearned premiums as computed above.	2,696,332 12

Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	680 00
State, county, and municipal taxes due or accrued.....	57,600 00
Return premiums, \$4,890 33, reinsurance premiums, \$3,866 94	8,757 27
Total liabilities, except deposit capital stock	2,935,845 41
Deposit capital.	\$410,000 00
Surplus over all liabilities	1,204,437 70
Surplus to policyholders	1,614,437 70
Total liabilities.. .. .	4,550,283 11

RISKS AND PREMIUMS

	Fire risks	Premiums thereon	Marine and inland risks	Premiums thereon
In force Dec 31, 1911	\$594,238,491 00	\$5,827,875 54	\$3,460,361 00	\$69,790 10
Written or renewed during the year	422,699,847 00	4,123,163 29	7,095,860 00	162,034 87
Total.	1,016,938,338 00	9,951,038 83	10,556,221 00	231,824 97
Deduct those expired and marked off as terminated	387,831,810 00	3,772,126 99	5,600,382 00	110,895 40
In force at the end of the year	629,106,528 00	6,178,911 84	4,955,839 00	120,929 57
Deduct amount reinsured	117,655,560 00	1,190,670 68	378,176 00	7,070 66
Net amount in force.	511,450,968 00	4,988,241 16	4,577,663 00	113,858 91

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less... .. 1912	\$142,826,264 00	\$1,507,921 00	One-half.	\$753,960 50
2 years. 1911.	2,115,552 00	14,966 26	One-fourth ...	3,741 57
1912..	2,172,486 00	16,630 45	Three-fourths..	12,472 84
3 years..... 1910.	74,860,143 00	646,605 59	One-sixth ..	107,767 61
1911.	89,025,047 00	755,293 80	One-half.	377,646 90
1912.	97,675,081 00	843,629 88	Five-sixths..	703,024 88
4 years. 1909..	1,176,974 00	11,608 57	One-eighth ..	1,451 07
1910.	916,489 00	8,504 82	Three-eighths...	8,189 30
1911.	1,600,192 00	14,600 41	Five-eighths ..	9,125 25
1912	1,299,988 00	14,063 04	Seven-eighths..	12,305 15
5 years.. 1908..	13,234,983 00	137,999 96	One-tenth ..	15,799 99
1909.	15,963,306 00	192,553 41	Three-tenths ..	57,767 51
1910.	18,825,937 00	216,292 49	One-half ..	108,146 24
1911.	23,146,295 00	272,368 17	Seven-tenths ..	190,657 66
1912.	25,543,727 00	302,176 38	Nine-tenths ..	271,958 65
Over 5 years..... 1912.	1,168,504 00	13,021 93	Pro rata ..	10,387 54
Total.	511,450,968 00	4,988,241 16		2,639,402 66

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$748,055 00	\$209,575 00
Less \$234,733 risks canceled, and \$168,580 reinsurance in companies authorized in District of Columbia.. .. .	403,313 00	209,575 00
Net risks written	344,742 00	..
Gross premiums received	6,381 66	4,656 73
Less \$1,766 98 returned premiums, and \$2,795 05 premiums for reinsurance in companies authorized in District of Columbia.. .. .	4,561 03	4,656 73
Net premiums received	1,800 63	..
Losses paid (deducting salvage)	3,843 86	..
Less losses on risks reinsured in companies authorized in District of Columbia	2,616 27	..
Net losses paid	1,227 59	..
Losses incurred	2,043 86	..
Less losses on risks reinsured in companies authorized in District of Columbia	803 79	..
Net losses incurred.	1,240 07	..

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

[United States home office located at No. 84 William Street, New York, N. Y. Incorporated, 1720, commenced business in United States, 1872 Charles L. Case, United States manager.]

DEPOSIT CAPITAL

Deposit capital.....	\$450,000 00
Amount of ledger assets Dec. 31 of previous year ..	\$3,835,023 15

INCOME

	Fire	Marine and inland	
Gross premiums	\$3,135,334 11	\$1,291,433.08	
Deduct gross amount paid for reinsurance—fire, \$560,769, marine and inland, \$626,884 11, return premiums—fire, \$491,489 05, marine and inland, \$36,338 44 ..	1,052,258 05	663,222.55	
Total premiums (other than perpetuals)	2,083,076 06	628,210 53	2,711,286 59
Interest on bonds and dividends on stocks		126,270 80	
Interest from other sources		4,602 49	
Total interest			130,873 29
Received from home office			102,754 39
Total income			2,944,914 27
Total			6,779,937 42

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$1,219,665 33	\$879,419 52	
Deduct amount received for salvage—fire, \$8,134 33, marine and inland, \$75,298 08, reinsurance—fire, \$213,145 69, marine and inland, \$492,344 01, discount—fire, \$340 29	221,620 31	567,642 09	
Net amount paid for losses	998,045 02	311,777 43	1,309,822 45
Expenses of adjustment and settlement of losses			32,664 37
Commissions or brokerage			536,190 74
Salaries and expenses of special and general agents			67,099 82
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			136,528 15
Rents, including company's occupancy of its own buildings			22,960 81
Advertising, printing, and stationery			27,783 28
Postage, telegrams, telephone, and express			19,279 71
Legal expenses			1,161 54
Furniture and fixtures			5,210 02
Maps, including corrections			8,676 22
Underwriters' boards and tariff associations			28,770 66
Fire department, fire patrol, and salvage, corps assessments, fees, taxes, and expenses			22,642 17
Inspections and surveys			9,664 83
State taxes on premiums			53,661 66
Insurance department licenses and fees			11,112 62
All other licenses, fees, and taxes			9,901 41
Miscellaneous expenses			12,538 19
Recovery "Crown Prince"			26,334 48
Remitted to home office			482,090 24
Agents' balances charged off			1,885 24
Total disbursements			2,825,978 61
Balance			3,953,958 81

LEDGER ASSETS

Book value of bonds and stocks	3,217,140 09
Cash in office	1,313 01
Deposits in trust companies and banks not on interest	9,935 36
Deposits in trust companies and banks on interest	172,185 19
Agents' balances, representing business written subsequent to Oct. 1, 1912	533,116 23
Agents' balances, representing business written prior to Oct. 1, 1912	20,268 93
Total ledger assets	3,953,958.81

NONLEDGER ASSETS

Interest due and accrued on bonds	38,369 97
Due from other companies for reinsurance on losses already paid—losses, \$29,551 57, expense, \$276 18	29,827 75
Gross assets	4,022,156.53

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.	\$20,268 93
Book value of ledger assets over market value (bonds and stocks)	136,590 09
Total	<u>\$156,859 02</u>
Total admitted assets	<u>3,865,297.51</u>

LIABILITIES

Losses adjusted and unpaid, due and not due	\$32,290 74	
Losses in process of adjustment, or in suspense	428,835 00	
Losses resisted	19,026 00	
Total claims for losses	<u>480,151 74</u>	
Deduct reinsurance	<u>115,363 00</u>	
Net amount of unpaid losses		364,788 74
Unearned premiums at 50 per cent on fire risks running one year or less	611,285 42	
Unearned premiums pro rata on fire risks running more than one year	1,377,673 48	
Unearned premiums at 50 per cent on inland navigation risks	13,338 88	
Unearned premiums 50 and 100 per cent on marine risks	110,907 07	
Total unearned premiums as computed above		2,113,204 85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		6,081 52
State, county, and municipal taxes due or accrued		69,545 82
Commissions, brokerage, and other charges due or to become due to agents and brokers ..		17,278 64
Return premiums, \$49.17, reinsurance premiums, \$60.414 38		<u>60,463 55</u>
Total liabilities, except deposit capital		2,631,363 12
Deposit capital	\$450,000 00	
Surplus over all liabilities	<u>783,934 39</u>	
Surplus to policyholders		1,233,934 39
Total liabilities		<u>3,865,297 51</u>

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force on Dec 31, 1911.	\$385,592 361 00	\$4,182,039 65	\$53,152,745 00	\$306,356 69
Written or renewed during the year ..	285,734,800 00	3,135,334 11	353,948,716 00	1,291,433 08
Total	671,327,161 00	7,317,373 76	407,101,461 00	1,597,789 77
Deduct those expired and marked off as terminated	245,106,326 00	2,794,360 83	354,017,608 00	1,357,891 72
In force at the end of the year ...	426,220,835 00	4,523,012 93	53,083,853 00	239,898 05
Deduct amount reinsured	65,568,632 00	741,235 43	8,460,425 00	38,512 22
Net amount in force	360,652,203 00	3,778,777 50	44,623,428 00	201,385 83

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less. 1912	\$102,581,155 00	\$1,222,570 84	One-half	\$611,285 42
2 years. 1911	1,481,666 00	12,948 55	One-fourth	3,237 14
..... 1912	2,321,527 00	26,084 46	Three-fourths	19,593 35
3 years. 1910	52,955,845 00	492,872 07	One-sixth	82,145 34
..... 1911	55,630,886 00	512,071 36	One-half	256,035 68
..... 1912	70,372,341 00	665,858 98	Five-sixths	554,882 43
4 years. 1909	925,337 00	9,179 08	One-eighth	1,147 39
..... 1910	800,317 00	8,924 36	Three-eighths	3,346 04
..... 1911	838,111 00	9,376 23	Five-eighths	5,680 15
..... 1912	1,577,640 00	17,872 17	Seven-eighths	15,618 15
5 years. 1908	11,935,678 00	127,487 77	One-tenth	12,748 78
..... 1909	12,993,377 00	142,917 72	Three-tenths	42,875 31
..... 1910	13,958,324 00	154,122 42	One-half	77,061 21
..... 1911	15,459,364 00	178,647 29	Seven-tenths	125,053 10
..... 1912	16,759,335 00	197,325 78	Nine-tenths	177,593 20
Over 5 years	61,300 00	618 42	Pro rata	485 56
Total	360,652,203 00	3,778,777 50		1,988,958 90

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.....	\$1,049,940 00
Less \$200,750 risks canceled, and —\$5,000 reinsurance in companies authorized in District of Columbia	195,750 00
Net risks written.....	854,190 00
Gross premiums received	4,207 55
Less \$719 67 returned premiums, and \$19 34 premiums for reinsurance in companies authorized in District of Columbia	739 01
Net premiums received	3,468 54
Losses paid (deducting salvage)	2,330 18
Less losses on risks reinsured in companies authorized in District of Columbia	412 78
Net losses paid	1,917 40
Losses incurred	3,080 18
Less losses on risks reinsured in companies authorized in District of Columbia	412 78
Net losses incurred.....	2,667 40

UNITED STATES BRANCH OF THE MANNHEIM INSURANCE CO., MANNHEIM, GERMANY

[Home office in United States located at No 37 Wall Street, New York, N. Y. Incorporated, 1879, commenced business in United States, 1887 F. Herrman & Co., United States managers]

DEPOSIT CAPITAL

Deposit capital	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$866,441 40

INCOME

Gross premiums, marine and inland	\$2,464,293 15
Deduct gross amount paid for reinsurance, marine and inland, \$836,247 31, return premiums, marine and inland, \$180,531 15.....	1,016,778 46
Total premiums (other than perpetuals).....	1,447,514 69
Interest on bonds	20,204 56
Interest from other sources.....	1,091 27
Total interest.....	21,295 83
Remittance from head office.....	12,406 30
Total income.....	1,481,216 82
Total	2,347,658 22

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$1,434,954 92
Deduct amount received for salvage, marine and inland, \$134,551 07, reinsurance, marine and inland, \$531,122 11.....	665,673 18
Net amount paid for losses	769,281 74
Commissions or brokerage	316,851 64
Allowances for local agencies for miscellaneous agency expenses.....	7,771 71
Salaries and expenses of special and general agents	9,078 77
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	5,246 11
Advertising, printing, and stationery	10,394 47
Postage, telegrams, telephone, and express	3,155 19
Legal expenses.....	1,720 15
Underwriters' boards and tariff associations	3,621 55
Fire-department, fire-patrol, and salvage-corps assessments, fees, taxes, and expenses	163 75
Inspections and surveys	1,190 79
State taxes on premiums	33,652 43
Insurance-department licenses and fees.....	6,968 66
All other licenses, fees, and taxes	1,016 90
Remittance to head office.....	112,258 60
Agents' balances charged off.....	1,635 31
Total disbursements.....	1,284,008 77
Balance	1,063,649 45

LEDGER ASSETS

Book value of bonds	671,418 89
Deposits in trust companies and banks on interest	22,202 21
Agents' balances, representing business written subsequent to Oct 1, 1912	343,380 11
Agents' balances, representing business written prior to Oct 1, 1912	13,657 68
Bills receivable, taken for marine and inland risks	3,158 56
Deposit of Manitoba.....	9,832 00
Total ledger assets	1,063,649 45

NONLEDGER ASSETS

Interest due and accrued on bonds	\$7,550 00	
Interest due and accrued on other assets	66 67	
Total		\$7,616 67
Gross assets		1,071,266 12

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$13,657 68	
Book value of ledger assets over market value (bonds)	45,650 89	
Total		59,308 57
Total admitted assets		1,011,957 55

LIABILITIES

Losses in process of adjustment or in suspense	\$297,584 26	
Losses resisted	16,348 13	
Total claims for losses	313,932 39	
Deduct reinsurance	130,474 35	
Net amount of unpaid losses		183,458 04
Unearned premiums pro rata on long-term risks running more than one year	11,322 20	
Unearned premiums at 50 per cent on time, hull, and cargo navigation risks	304,887 66	
Unearned premiums 100 per cent on marine risks	23,726 61	
Total unearned premiums as computed above		339,936 47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		500 00
State, county, and municipal taxes due or accrued		30,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers		12,106 81
Reinsurance premiums		57,707 89
Total liabilities, except deposit capital		623,709 21
Deposit capital	\$200,000 00	
Surplus over all liabilities	188,248 34	
Surplus to policyholders		388,248 34
Total liabilities		1,011,957 55

RISKS AND PREMIUMS

	Marine and inland risks	Gross premiums thereon
In force on Dec 31, 1911.	\$53,035,333 00	\$969,884 28
Written or renewed during the year	517,070,250 00	2,464,293 15
Total	570,105,583 00	3,434,177 43
Deduct those expired and marked off as terminated	512,995,132 00	2,327,538 73
In force at the end of the year	57,110,451 00	1,106,638 70
Deduct amount reinsured	19,992,417 00	453,387 43
Net amount in force	37,118,034 00	653,251 27

RECAPITULATION OF LONG-TERM RISKS AND PREMIUMS

Term and year written	Amount covered	Gross pre- miums charged, less reinsur- ance	Fraction unearned	Amount of premium unearned
2 years 1911	\$497,910 00	\$3,008 89	One-fourth	\$752 22
1912	493,766 00	3 285 41	Three-fourths	2,464 06
3 years 1910	265,690 00	2,020 59	One-sixth	336 76
1911	584,962 00	4,254 46	One-half	2,127 23
1912	617,104 00	5,107 09	Five-sixths	4,256 41
4 years 1910	27,893 00	286 78	Three-eighths	107 54
1911	85,065 00	769 52	Five-eighths	480 95
1912	49,042 00	536 94	Seven-eighths	469 82
5 years 1910	14,671 00	183 71	One-half	91 86
1911	11,682 00	152 33	Seven-tenths	106 63
1912	10,069 00	143 02	Nine-tenths	128 72
Total	2,657,854 00	19,749 34		11,322 20

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Marine and inland
Gross risks written	\$122,960 00
Less \$49,950 risks canceled and \$14,060 reinsurance in companies authorized in District of Columbia	64,010 00
Net risks written	58,950 00
Gross premiums received	3,248 80
Less \$1,283 18 returned premiums and \$493 87 premiums for reinsurance in companies authorized in District of Columbia	1,777 05
Net premiums received	1,471 75
Losses paid (deducting salvage)	1,721 91
Less losses on risks reinsured in companies authorized in District of Columbia	382 19
Net losses paid	1,339 12
Losses incurred	1,721 91
Less losses on risks reinsured in companies authorized in District of Columbia	382 19
Net losses incurred	1,339 72

UNITED STATES BRANCH OF THE NATIONALE FIRE INSURANCE CO,
PARIS, FRANCE.

[United States home office located at No. 17 Custom House Street, Providence, R. I. Incorporated, 1820, commenced business in United States, 1910 Starkweather & Shepley, United States managers]

DEPOSIT CAPITAL

Deposit capital	\$216,000 00
Amount of ledger assets Dec. 31 of previous year	\$626,811 86

INCOME

Gross premiums, fire	\$691,915 04
Deduct gross amount paid for reinsurance, fire, \$338,967 51, return premiums, fire, \$138,499 22	477,468 73
Total premiums (other than perpetuals)	214,448 31
Interest on bonds	21,940 00
Interest from other sources	1,381 67
Total interest	23,321 67
Total income	237,769 98
Total	864,581 84

DISBURSEMENTS

Gross amount paid for losses, fire	\$317,495 94
Deduct amount received for salvage, fire, \$2,306 27, reinsurance, fire, \$200,842 18, discount, fire, \$210 46	203,358 91
Net amount paid for losses	114,137 03
Expenses of adjustment and settlement of losses	1,335 14
Commissions or brokerage	60,697 42
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	41 25
Advertising, printing, and stationery	198 67
Underwriters' boards and tariff associations	1,306 28
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	1,265 49
State taxes on premiums	2,682 04
Insurance department licenses and fees	2,023 69
All other licenses, fees, and taxes	1,069 95
Remittance to home office	4,000 00
Surety bonds	60 82
Paid for interest on deposits to Phoenix Fire Insurance Co. and Abeille Fire Insurance Co., under reinsurance treaty	491 67
Auditing books	56 25
Phoenix Fire Insurance Co., for working account	4,000 00
Total disbursements	229,465 70
Balance	635,116 14

LEDGER ASSETS

Book value of bonds	524,880 00
Deposits in trust companies and banks on interest	59,612 07
Agents' balances, representing business written subsequent to Oct. 1, 1912	50,524 07
Cash deposited with Philadelphia Underwriters Association	100 00
Total ledger assets	635,116 14

NONLEDGER ASSETS

Interest due and accrued on bonds	\$6,798 33
Gross assets	641,914 47

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value (bonds)	3,990 00
Total admitted assets	637,924 47

LIABILITIES

Losses adjusted and unpaid, due and not due	\$9,838 40	
Losses in process of adjustment or in suspense	30,318 46	
Losses resisted	5,700 00	
Total claims for losses	45,856 86	
Deduct reinsurance	28,668 37	
Net amount of unpaid losses		20,188 49
Unearned premiums at 50 per cent on fire risks running one year or less	78,885 29	
Unearned premiums pro rata on fire risks running more than one year	58,043 14	
Total unearned premiums as computed above		137,528 43
State, county, and municipal taxes due or accrued		4,300 00
Commissions, brokerage, and other charges due or to become due to agents and brokers		16,672 94
Reinsurance premiums		63,669 60
Total liabilities, except deposit capital		242,359 46
Deposit capital	\$216,000 00	
Surplus over all liabilities	179,565 01	
Surplus to policyholders		395,565 01
Total liabilities		637,924 47

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$51,044,246 00	\$426,244 98
Written during the year	71,499,604 00	691,915 04
Total	122,543,850 00	1,118,160 02
Expired and terminated	51,986,904 00	534,370 84
In force at end of the year	70,556,946 00	583,789 18
Deduct amount reinsured	42,702,036 00	343,002 51
Net amount in force	27,854,910 00	240,786 67

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	\$18,083,248 00	\$157,770 59	One-half ..	\$78,885 30
2 years	138,806 00	1,443 01	One-fourth ..	360 75
3 years	44,491 00	670 82	Three-fourths ..	502 97
4 years	275,275 00	2,052 63	One-sixth ..	342 11
5 years	2,768,589 00	21,132 19	One-half ..	10,566 10
6 years	4,056,350 00	29,641 36	Five-sixths ..	24,701 13
7 years	13,202 00	101 70	Three-eighths ..	38 14
8 years	39,613 00	538 21	Five-eighths ..	336 38
9 years	11,494 00	112 27	Seven-eighths ..	98 24
10 years	2,175 00	14 95	One-tenth ..	1 50
11 years	18,830 00	103 80	Three-tenths ..	31 14
12 years	100,432 00	1,534 68	One-half ..	767 34
13 years	989,283 00	11,018 61	Seven-tenths ..	7,713 03
14 years	1,311,809 00	14,635 05	Nine-tenths ..	13,171 55
15 years	1,313 00	17 00	Pro rata ..	12 75
Over 5 years				
Total	27,854,910 00	240,786 67		137,528 43

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$131,368 00
Less \$9,667 risks canceled	9,667 00
Net risks written.. ..	<u>121,701 00</u>
Gross premiums received ..	671 77
Less \$87 86 returned premiums ..	87 86
Net premiums received ..	<u>583 91</u>
Net losses paid.	<u>306 49</u>
Net losses incurred.	<u>306 49</u>

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE CO. (LTD.),
LONDON, ENGLAND

[United States home office, located at No 55 John Street, New York, N Y Incorporated, 1836, commenced business in United States, 1876 John W Babb, manager]

DEPOSIT CAPITAL.

Deposit capital ..	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$5,380,417 36</u>

INCOME

Gross premiums, fire	\$4,630,875 28
Deduct gross amount paid for reinsurance, fire, \$1,044,519 47, return premiums, fire, \$752,570 81 ..	1,797,090 28
Total premiums (other than perpetuals).	<u>2,833,785 00</u>
Interest on bonds and dividends on stocks	178,353 75
Gross interest on deposits in trust companies and banks	5,452 71
Rents, including company's occupancy of its own buildings ..	8,000 04
Total interest and rents	191,806 50
Received from head office during the year	174,394 98
Agents' balances previously charged off.	20 00
Total income.....	<u>3,200,006 48</u>
Total.....	<u>3,580,423 84</u>

DISBURSEMENTS

Gross amount paid for losses, fire	\$2,070,990 95
Deduct amount received for salvage, fire, \$19,176 14, reinsurance, fire, \$537,438 79, discount, fire, \$1,162 18 ..	557,777 11
Net amount paid for losses ..	1,513,213 84
Expenses of adjustment and settlement of losses ..	40,090 69
Commissions or brokerage..	448,700 07
Salaries and expenses of special and general agents.	127,649 15
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees ..	220,239 99
Rents, including company's occupancy of its own buildings ..	27,075 24
Advertising, printing, and stationery ..	37,042 28
Postage, telegrams, telephone, and express ..	20,987 04
Legal expenses ..	1,488 64
Furniture and fixtures ..	4,481 28
Maps, including corrections ..	9,371 20
Underwriters' boards and tariff associations ..	49,273 58
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses ..	29,919 02
Inspections and surveys ..	20,094 18
Repairs and expenses on real estate ..	429 00
State taxes on premiums ..	63,621 47
Insurance department licenses and fees ..	17,239 59
All other licenses, fees, and taxes ..	17,794 08
Books, newspapers, and periodicals ..	1,051 38
Cleaning, heating, and lighting ..	1,279 57
Collection and exchange fees ..	3,800 39
Traveling ..	3,514 58
Miscellaneous ..	5,647 12
Remitted to head office during the year ..	528,223 03
Agents' balances charged off.	5,520 85
Loss on sale or maturity of ledger assets (bonds) ..	1,042 85
Total disbursements.....	<u>3,198,790 61</u>
Balance.....	<u>5,381,633 23</u>

LEDGER ASSETS

Book value of real estate	\$115,000 00
Book value of bonds and stocks	4,456,474.06
Cash in office	146 68
Deposits in trust companies and banks not on interest.....	7,501 97
Deposits in trust companies and banks on interest.....	247,269 02
Agents' balances, representing business written subsequent to Oct 1, 1912.	532,056 36
Agents' balances, representing business written prior to Oct 1, 1912.	13,751 25
Bills receivable taken for fire risks	8,754 90
Balance of account, Frankona Reinsurance Co.....	675 99
Total ledger assets.....	5,381,633 23

NONLEDGER ASSETS

Interest due and accrued on bonds	50,025 48
Market value of real estate over book value	75,000 00
Due from other companies for reinsurance on losses already paid.....	23,023 39
Commissions on unpaid reinsurance premiums	26,943 22
Earned profit, commission due from treaty reinsurance, admitted companies	8,000 00
Gross assets.....	5,564,625 32

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.....	\$13,754 25
Bills receivable, past due, taken for marine, inland, and fire risks	8,754 90
Book value of ledger assets over market value (bonds and stocks).....	250,094 06
Total	272,603 21
Total admitted assets.....	5,292,022 11

LIABILITIES

Losses adjusted and unpaid, due and not due.....	\$22,412 46
Losses in process of adjustment, or in suspense	348,868 96
Losses resisted	110,567 50
Total claims for losses	481,848 92
Deduct reinsurance	176,463 88
Net amount of unpaid losses	305,385 04
Unearned premiums at 50 per cent on fire risks running one year or less	859,055 57
Unearned premiums pro rata on fire risks running more than one year	1,845,413 55
Total unearned premiums as computed above.....	2,704,469 12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	27,488 10
State, county, and municipal taxes due or accrued.....	80,673 21
Reinsurance premiums	90,521 06
Total liabilities, except deposit capital.....	3,203,541 53
Deposit capital	\$200,000 00
Surplus over all liabilities.....	1,883,480 58
Surplus to policyholders	2,083,480 58
Total liabilities.....	5,292,022 11

RISKS AND PREMIUMS

	Fire risks	Gross premi- ums thereon
In force on Dec 31, 1911	\$603,587,720 00	\$6,401,307 74
Written or renewed during the year.....	441,592,234 00	4,630,875 28
Excess of original premiums over amount received for reinsurance		1,088 42
Total.....	1,045,179,954 00	11,033,271 44
Deduct those expired and marked off as terminated.....	412,144,435 00	4,421,194 23
In force at the end of the year.....	633,035,519 00	6,612,077 21
Deduct amount reinsured.....	132,137,635 00	1,366,188 14
Net amount in force.....	500,897,884 00	5,245,889 07

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$148,473,401 00	\$1,718,111 13	One-half ..	\$859,055 57
2 years	1911. 2,691,362 00	16,922 10	One-fourth ..	4,230 53
	1912 1,609,763 00	14,230 57	Three-fourths ..	10,710 43
3 years	1910 79,942,084 00	750,649 03	One-sixth ..	125,108 17
	1911 85,124,915 00	798,224 40	One-half ..	399,112 20
	1912 92,533,559 00	855,836 08	Five-sixths ..	713,196 73
4 years	1909. 645,611 00	5,958 10	One-eighth ..	744 76
	1910. 664,778 00	6,239 04	Three-eighths ..	2,339 64
	1911. 735,623 00	9,619 46	Five-eighths ..	6,012 16
	1912 727,150 00	8,874 98	Seven-eighths ..	7,765 60
5 years	1908 13,441,590 00	163,877 22	One-tenth ..	16,367 72
	1909 15,345,169 00	187,055 95	Three-tenths ..	56,116 78
	1910. 18,014,235 00	215,974 01	One-half ..	107,987 01
	1911 19,749,653 00	238,683 88	Seven-tenths ..	167,082 22
	1912 20,931,642 00	252,436 36	Nine-tenths ..	227,192 72
Over 5 years	267,349 00	3,341 76	Pro rata ..	1,446 88
Total	500,897,884 00	5,245,889 07	.....	2,704,469 12

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less \$482,631 risks canceled and \$66,587 reinsurance in companies authorized in District of Columbia	\$2,583,501 00
Net risks written	549,218 00
Gross premiums received	13,880 05
Less \$1,425 49 returned premiums and \$179 72 premiums for reinsurance in companies authorized in District of Columbia	1,605 21
Net premiums received	12,274 84
Net losses paid	12,612 52
Net losses incurred	9,717 19

UNITED STATES BRANCH OF THE NORTH BRITISH & MERCANTILE INSURANCE CO., LONDON, ENGLAND, AND EDINBURGH, SCOTLAND

[United States branch located at No. 76 William Street, New York City, N. Y. Incorporated, 1809, commenced business in United States, 1866. E. G. Richards, manager, Robert Newbould, secretary.]

DEPOSIT CAPITAL.

Deposit capital	\$220,000 00
Amount of ledger assets Dec 31, of previous year	\$9,558,161 88

INCOME

Gross premiums, fire	\$7,401,427 71
Deduct gross amount paid for reinsurance, fire, \$1,220,606 85, return premiums, fire, \$1,294,269 65	2,514,876 50
Total premiums other than perpetuals	4,886,551 21
Deposit premiums on perpetual risks	3,194 91
Interest on bonds and dividends on stocks	326,517 72
Interest from other sources	3,149 60
Total interest	329,667 32
Agents' balances previously charged off	69 45
Profit on sale or maturity of ledger assets (bonds)	2,199 10
Total income	5,221,681 99
Total	14,779,843 87

DISBURSEMENTS

Gross amount paid for losses, fire	\$3,161,419 11
Deduct amount received for salvage, fire, \$20,789 90, reinsurance, fire, \$489,425 91	510,215 81
Net amount paid for losses	2,651,203 30
Expenses of adjustment and settlement of losses	47,154 83
Commission on brokerage	1,031,903 33
Allowances to local agencies for miscellaneous agency expenses	28,852 02
Salaries and expenses of special and general agents	225,451 37
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	290,910 08
Rents, including company's occupancy of its own buildings	34,613 64
Advertising, printing, and stationery	43,900 79
Postage, telegrams, telephone, and express	32,943 40

Legal expenses	\$4,230 38
Furniture and fixtures	9,455 47
Maps, including corrections	17,963 83
Underwriters' boards and tariff associations	65,412 17
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	59,321 97
Inspections and surveys	16,391 19
State taxes on premiums	80,158 82
Insurance department licenses and fees	19,587 64
All other licenses, fees, and taxes	16,676 96
Remitted to home office	552,119 17
Deposit premiums returned	• 982 13
Agents' balances charged off	494 81

Total disbursements	5,229,726 80
---------------------------	--------------

Balance	9,550,117 07
---------------	--------------

LEDGER ASSETS

Book value of bonds and stocks	8,400,194 67
Cash in office	500 00
Deposits in trust companies and banks on interest	291,322 70
Agents' balances, representing business written subsequent to Oct 1, 1912	825,368 13
Agents' balances, representing business written prior to Oct 1, 1912	25,737 79
Due from other insurance companies on losses paid	3,912 78
Philadelphia Underwriters, \$100, Milwaukee Underwriters' Building Association, \$181, Underwriters' Salvage Co, New York, \$1,000, Underwriters' Salvage Co, Chicago, \$1,000, Southern Adjustment Bureau, \$400, Western Adjustment and Inspection Bureau, \$200, Association Fire Underwriters, Baltimore, Md, \$100, Sprinkler Leakage Conference, \$100	3,081 00

Total ledger assets	9,550,117 07
---------------------------	--------------

NONLEDGER ASSETS

Interest due and accrued on bonds	92,738 74
---	-----------

Gross assets	9,642,855 81
--------------------	--------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$25,737 79
Book value of ledger assets over market value (bonds and stocks)	618,104 67
Sprinkler Leakage Conference	100 00

Total	643,942 46
-------------	------------

Total admitted assets	8,998,913 35
-----------------------------	--------------

LIABILITIES

Losses adjusted and unpaid, due and not due	\$83,320 78
Losses in process of adjustment, or in suspense	384,885 16
Losses resisted	74,933 30

Total claims for losses	543,139 24
Deduct reinsurance	102,714 88

Net amount of unpaid losses	440,424 36
-----------------------------------	------------

Unearned premiums at 50 per cent on fire risks running one year or less	1,473,404 29
Unearned premiums pro rata on fire risks running more than one year	3,189,434 08

Total unearned premiums as computed above	4,662,838 37
---	--------------

Amount reclaimable by the insured on perpetual fire insurance policies	37,954 32
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	20,000 00
State, county, and municipal taxes due and accrued	95,000 00

Total liabilities, except deposit capital stock	5,256,217 05
---	--------------

Deposit capital	220,000 00
Surplus over all liabilities	3,522,696 30

Surplus to policyholders	3,742,696 30
--------------------------------	--------------

Total liabilities	8,998,913 35
-------------------------	--------------

RISKS AND PREMIUMS

	Fire risks	Premiums thereon.
In force Dec. 31, 1911	\$1,172,318,508 00	\$10,594,596 04
Written or renewed during the year	874,888,864 00	7,401,427 71
Total	2,047,207,372 00	17,996,023 75
Deduct those expired and marked off as terminated	885,555,669 00	7,483,863 97
In force at the end of the year	1,161,651,703 00	10,512,159 78
Deduct amount reinsured	212,963,485 00	1,482,522 04
Net amount in force	948,688,218 00	9,029,637 74

Perpetual risks not included above, \$1,327,620, premiums on same, \$39,951 91.

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned	
1 year or less	1912	\$297,112,071 00	\$2,946,808 58	One-half	\$1,473,404 29
2 years	1911	27,285,066 00	205,366 63	One-fourth	51,341 65
	1912	27,682,091 00	206,926 92	Three-fourths	155,195 19
3 years	1910	141,478,951 00	1,221,135 66	One-sixth	203,522 61
	1911	137,856,014 00	1,221,655 68	One-half	610,827 84
	1912	167,878,001 00	1,523,200 87	Five-sixths	1,269,334 06
4 years	1909.	2,342,473 00	22,149 93	One-eighth	2,768 74
	1910.	1,857,353 00	19,076 89	Three-eighths	7,153 83
	1911.	2,062,464 00	20,945 09	Five-eighths	13,090 68
	1912.	2,543,120 00	29,219 17	Seven-eighths	25,566 77
5 years	1908	23,681,079 00	258,985 04	One-tenth	25,898 50
	1909	27,360,878 00	327,293 14	Three-tenths	98,187 94
	1910	27,277,242 00	323,106 66	One-half	161,553 33
	1911	30,274,316 00	341,988 93	Seven-tenths	239,392 25
	1912.	31,997,099 00	361,778 55	Nine-tenths	325,600 69
Total		948,688,218 00	9,029,637 74		4,662,838 37
Perpetual		1,327,620 00	39,951 91	Less 5 per cent ..	37,954 32
Grand total		950,015,838 00	9,069,589 65		4,700,792 69

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire
Gross risks written	\$3,524,403 00
Less \$764,974 risks canceled and \$276,425 reinsurance in companies authorized in District of Columbia	1,041,399 00
Net risks written	2,483,004 00
Gross premiums received	15,596 37
Less \$3,061 98 returned premiums and \$1,103 20 premiums for reinsurance in companies authorized in District of Columbia	4,165 18
Net premiums received	11,431 19
Losses paid (deducting salvage)	12,066 66
Less losses on risks reinsured in companies authorized in District of Columbia	2,196 64
Net losses paid	9,870 02
Losses incurred	8,434 60
Less losses on risks reinsured in companies authorized in District of Columbia	1,930 64
Net losses incurred	6,503 96

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE
CO. (LTD.), NORWICH, ENGLAND.

[Home office in United States located at No. 59 John Street, New York, N. Y. Incorporated, 1797, commenced business in the United States, 1877. J. Montgomery Hare, manager.]

DEPOSIT CAPITAL

Deposit capital.....	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$2,709,196 63

INCOME

Gross premiums, fire	\$2,662,425 26	
Deduct gross amount paid for reinsurance, fire, \$583,678 54, return premiums, fire, \$340,904 34	924,582 89	
Total premiums (other than perpetuals)		1,737,842 37
Interest on bonds and dividends on stocks	86,474 18	
Interest from other sources	3,676 32	
Total interest		90,150 50
Received from home office		10,000 00
Agents' balances previously charged off		3 61
Profit on sale or maturity of ledger assets (bonds)		2,562 50
Total income		1,840,559 28
Total		4,549,755 91

DISBURSEMENTS

Gross amount paid for losses fire	\$1,213,268 05
Deduct amount received of salvage, fire, \$14,973 33, reinsurance, fire, \$291,680 53	306,653 86
Net amount paid for losses	\$906,614 19
Expenses of adjustment and settlement of losses	19,906 32
Commissions or brokerage	317 105 09
Allowances to local agencies for miscellaneous agency expenses	946 37
Salaries and expenses of special and general agents	101,119 21
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	136,642 39
Rents, including company's occupancy of its own buildings	15,636 56
Advertising, printing, and stationery	21,447 59
Postage, telegrams, telephone, and express	14,835 77
Legal expenses	1,416 63
Furniture and fixtures	1,449 86
Maps, including corrections	5,485 66
Underwriters' boards and tariff associations	28,454 94
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	18,278 31
Inspections and surveys	6,294 37
State taxes on premiums	35,874 71
Insurance department licenses and fees	16,211 61
All other licenses, fees, and taxes	8,383 69
Subscriptions to directories, insurance and other publications	1,244 70
Water, ice, towels, and petty supplies	538 79
Auditors' fees and credit reports	2,437 50
Rent of safe deposit vaults and premiums on bonds	596 03
Library bureau for statistical tabulation	2,620 00
Miscellaneous office disbursements	4,016 88
Remitted to home office	104,629 88
Agents' balances charged off	1,041 97
Total disbursements	1,773,227 47
Balance	2,776,528 44

LEDGER ASSETS

Book value of bonds and stocks	2,091,487 17
Cash in office (branch)	22 02
Deposits in trust companies and banks not on interest	3,870 40
Deposits in trust companies and banks on interest	873,422 07
Agents' balances, representing business written subsequent to Oct 1, 1912	300,636 03
Agents' balances, representing business written prior to Oct 1, 1912	5,682 72
Bills receivable taken for fire risks	1,921 43
	2,777,041 84
Less balance due special agents	513 40
Total ledger assets	2,776,528 44

NONLEDGER ASSETS

Interest due and accrued on bonds	21,880 83
Reinsurance due but uncollected on losses, as follows Caledonian, of Scotland, \$1 55, Jakov, of Russia, \$1,036 94, Sal, of Russia, \$1,036 93, London & Lancashire, of England, \$17 53, Munich, of Bavaria, \$90 47, Sun, of England, \$23 13	2,196 55
Gross assets	2,800,605 82

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$5,682 72
Bills receivable, past due, taken for marine, inland, and fire risks	1,921 43
Book value of ledger assets over market value (stocks and bonds)	17,533 17
Total	25,137 32
Total admitted assets	2,776,468 50

LIABILITIES

Losses adjusted and unpaid, due and not due	\$38,859 31
Losses in process of adjustment, or in suspense	92,900 00
Losses resisted	27,404 00
Total claims for losses	159,163 31
Deduct reinsurance	37,863 50
Net amount of unpaid losses	121,299 81
Unearned premiums at 50 per cent on fire risks running one year or less	554,485 85
Unearned premiums pro rata on fire risks running more than one year	1,055,017 63
Total unearned premiums as computed above	1,609,503 48
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued	1,992 62
State, county, and municipal taxes due or accrued	35,656 84
Commissions, brokerage, and other charges due or to become due to agents and brokers	18,390 39
Return premiums, \$6,177 28, reinsurance premiums, \$41,317 83	47,495 11
Total liabilities, except deposit capital	1,834,338 25

Deposit capital	\$200,000 00
Surplus over all liabilities	741,130.25
Surplus to policy holders	\$941,130 25
Total liabilities	2,775,468 50

RISKS AND PREMIUMS

	Fire risks.	Gross premiums thereon
In force on Dec 31, 1911.	\$367 934,395 00	\$3,813,653 14
Written or renewed during the year	258,887,922 00	2,664,425 26
Excess of original premiums over amount received for reinsurance .....	.....	22,802 32
Total	626,822,317 00	6,498,880 72
Deduct those expired and marked off as terminated.	243,923,007 00	2,555,694 35
In force at the end of the year	382,899,310 00	3,943,186 37
Deduct amount reinsured	82,415,345 00	809,702 15
Net amount in force	300,483,965 00	3,133,484 22

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less	1912 \$96,638,617 00	\$1,108,971 70	One-half	\$554,485 85
2 years	1911. 1,533,459 00	12,473 32	One-fourth	3,118 33
3 years	1912. 1,139,574 00	10,496 24	Three-fourths	7,872 18
4 years	1910. 44,348,724 00	427,141 75	One-sixth	71,190 29
5 years	1911. 47,814,049 00	431,466 31	One-half	215,733 16
6 years	1912. 52,787,379 00	472,652 50	Five-sixths	393,877 09
7 years	1909. 1,032,267 00	8,637 00	One-eighth	1,079 62
8 years	1910. 643,656 00	7,268 40	Three-eighths	2,725 66
9 years	1911. 699,706 00	7,435 96	Five-eighths	4,647 48
10 years	1912. 530,533 00	6,290 84	Seven-eighths	5,504 43
11 years	1908. 8,708,119 00	102,023 54	One-tenth	10,202 36
12 years	1909. 9,073,912 00	113,348 25	Three-tenths	34,004 47
13 years	1910. 9,864,762 00	118,742 26	One half	59,371 13
14 years	1911. 12,435,412 00	150,500 26	Seven-tenths	105,350 18
15 years	1912. 13,195,327 00	155,721 57	Nine-tenths	140,149 42
Over 5 years	38,469 00	314 32	Pro rata	191 78
Total	300,483,965 00	3,133,484 22	.....	1,609,503 48

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire \$1,282,908 00
Less \$167,501 risks canceled, and \$25,254 reinsurance in companies authorized in District of Columbia	192,755 00
Net risks written	1,090,153 00
Gross premiums received	7,363 63
Less \$751 68 returned premiums, and \$107 46 premiums for reinsurance in companies authorized in District of Columbia	859 14
Net premiums received	6,504 49
Net losses paid	4,474 87
Net losses incurred	4,265 07

UNITED STATES BRANCH OF THE PALATINE INSURANCE CO (LTD.),
LONDON, ENGLAND

[United States home office located at No 55 John Street, New York, N Y Incorporated, 1900, commenced business in United States, 1901 A. H. Wray, manager]

DEPOSIT CAPITAL.

Deposit capital	\$218,000 00
Amount of ledger assets Dec 31 of previous year	\$3,469,152.47

INCOME.

Gross premiums, fire	\$2,756,044 07
Deduct gross amount paid for reinsurance—fire \$403,231 07, return premiums— fire, \$538,265 74	941,496 81
Total premiums (other than perpetuals).....	\$1,814,547 26
Interest on bonds and dividends on stocks.....	116,285 83
Interest from other sources	3,508 59
Total interest	119,794 42
Received from home office	2,628 21
Profit on sale or maturity of ledger assets (stocks)	2,493 01
Total income	1,939,462 90
Total	5,408,615 37

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,138,196 92
Deduct amount recovered for salvage—fire, \$10,260 06, reinsurance—fire, \$180,504 99	190,765 05
Net amount paid for losses	947,431 87
Expenses of adjustment and settlement of losses	25,377 17
Commissions or brokerage	413,274 93
Allowances to local agencies for miscellaneous agency expenses	3,196 66
Salaries and expenses of special and general agents	48,776 57
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office em- ployees.....	76,718 10
Rents, including company's occupancy of its own buildings	11,497 89
Advertising, printing, and stationery	15,545 27
Postage, telegrams, telephone, and express	10,407 78
Legal expenses	712 10
Furniture and fixtures	3,577 84
Maps, including corrections	2,899 93
Underwriters' boards and tariff associations	19,743 12
Fire-department, fire-patrol, and salvage-corps assessments, fees, taxes, and expenses	15,460 37
Inspections and surveys	11,712 80
State taxes on premiums	32,639 23
Insurance-department licenses and fees	8,729 24
All other licenses, fees, and taxes	9,352 44
Remitted to home office	410,205 24
Exchange	1,749 14
Decrease in book value of ledger assets (bonds and stocks)	12,868 35
Total disbursements	2,081,876 94
Balance	3,326,739 33

LEDGER ASSETS

Book value of bonds and stocks	2,722,605 27
Deposits in trust companies and banks not on interest	19,603 11
Deposits in trust companies and banks on interest	184,766 06
Agents' balances, representing business written subsequent to Oct 1, 1912	390,033 37
Agents' balances, representing business written prior to Oct 1, 1912	9,678 85
Bills receivable taken for fire risks.....	52 67
Total ledger assets	3,326,739 33

NONLEDGER ASSETS

Interest due and accrued on bonds	31,634 00
Gross assets.....	3,358,373 33

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$9,678 85
Bills receivable, past due, taken for marine, inland, and fire risks.....	52 67
Book value of ledger assets over market value (bonds and stocks)	98,065 27
Total	107,796 79
Total admitted assets	3,250,576 54

LIABILITIES

Losses adjusted and unpaid, due and not due	\$24,238 00
Losses in process of adjustment, or in suspense	134,499 00
Losses resisted	23,683 00
Total claims for losses	182,420 00
Deduct reinsurance	34,969 32
Net amount of unpaid losses	147,450 68
Unearned premiums at 50 per cent on fire risks running one year or less	628,332 41
Unearned premiums pro rata on fire risks running more than one year	1,087,985 02
Total unearned premiums as computed above	1,716,317 43

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$10,385 8*
State, county, and municipal taxes due or accrued	35,061 62
Commissions, brokerage, and other charges due or to become due to agents and brokers ..	42,744 25
Return premiums, \$9,597 41, reinsurance premiums, \$38,448 05 ..	48,045 46
Total liabilities, except deposit capital	2,000,005 26
Deposit capital	\$218,000 00
Surplus over all liabilities	1,032,571 28
Surplus to policyholders	1,250,571 28
Total liabilities	3,250,576 54

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911 ..	\$324,742,726 00	\$3,639,245 61
Written during the year ..	250,528,193 00	2,756,044 07
Total ..	575,270,919 00	6,395,289 68
Expired and terminated ..	224,583,881 00	2,546,959 16
In force at end of the year ..	350,687,038 00	3,848,330 52
Deduct amount reinsured ..	52,884,037 00	575,690 37
Net amount in force ..	297,803,001 00	3,272,640 15

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less .. 1912	\$108,527,671 00	\$1,256,664 81	One-half ..	\$628,332 41
2 years .. 1911	1,363,933 00	10,253 58	One-fourth ..	2,563 40
1912	1,425,457 00	12,535 68	Three-fourths ..	9,401 76
3 years .. 1910	33,070,837 00	335,608 24	One-sixth ..	55,934 71
1911	39,560,634 00	390,660 68	One-half ..	195,330 34
1912	47,716,005 00	456,988 14	Five-sixths ..	380,823 45
4 years .. 1909	538,424 00	6,524 57	One-eighth ..	815 57
1910	619,010 00	6,653 46	Three-eighths ..	2,495 05
1911	847,848 00	9,397 91	Five-eighths ..	5,873 09
1912	911,204 00	10,575 67	Seven-eighths ..	8,253 72
5 years .. 1908	9,964,520 00	122,510 87	One-tenth ..	12,251 69
1909	11,223,936 00	137,121 01	Three-tenths ..	41,136 30
1910	12,086,901 00	146,860 20	One-half ..	73,430 10
1911	14,065,103 00	169,901 44	Seven-tenths ..	118,931 01
1912	15,664,128 00	198,323 71	Nine-tenths ..	178,491 34
Over 5 years ..	167,390 00	2,064 18	Pro rata ..	1,252 89
Total ..	297,803,001 00	3,272,640 15	.....	1,716,317 43

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written ..	Fire.
Less \$255,790 risks canceled, and \$98,847 reinsurance in companies authorized in District of Columbia ..	\$670,147 00
Net risks written ..	354,637 00
Gross premiums received ..	315,510 00
Less \$1,373 52 returned premiums, and \$507 53 premiums for reinsurance in companies authorized in District of Columbia ..	4,030 91
Net premiums received ..	1,881 05
Losses paid (deducting salvage) ..	2,149 86
Less losses on risks reinsured in companies authorized in District of Columbia ..	5,932 31
Net losses paid ..	3,036 50
Losses incurred ..	2,895 81
Less losses on risks reinsured in companies authorized in District of Columbia ..	5,940 98
Net losses incurred ..	3,036 50
	2,904 48

UNITED STATES BRANCH OF THE PHOENIX ASSURANCE CO. (LTD), LONDON, ENGLAND.

[United States home office located at No 100 William Street, New York, N Y Incorporated, 1782, commenced business in United States, 1879 L P Bayard and P Beresford, joint managers, A D Irving, jr, secretary]

DEPOSIT CAPITAL

Deposit capital..... \$200,000 00
Amount of ledger assets, Dec 31, of previous year \$3,727,759 46

	INCOME	
	Fire	Marine and inland
Gross premiums.....	\$3,863,359 58	\$78,102 26
Deduct amount paid for Reinsurance—fire, \$903,161 23, marine and inland, \$32,774 69, return premiums—fire, \$627,295 56, marine and inland, \$9,057 60	1,530,456 79	41,832 29
Total premiums (other than perpetuals) ...	2,332,902 79	36,269 97
Interest on bonds and dividends on stocks.....		122,642 01
Interest from other sources		3,983 93
Total interest.....		126,625 94
Received from home office.....		49,021 40
Profit on sale or maturity of ledger assets (bonds) ..		63 75
Increase in book value of ledger assets (bonds).....		1,000 00
Total income.....		2,545,883 85
Total.....		6,273,643 31

	DISBURSEMENTS	
	Fire	Marine and inland
Gross amount paid for losses.....	\$1,825,978 00	\$6,438 87
Deduct amount received for Salvage, fire, \$15,627 24, reinsurance, fire, \$491,069 24, marine and inland, \$6,218 42, discount, fire, \$589 62.....	507,286 10	6,218 42
Net amount paid for losses	1,318,691 90	218 45
Expenses of adjustment and settlement of losses		47,743 40
Commissions or brokerage.....		446,683 98
Allowances to local agencies for miscellaneous agency expenses.....		8,567 53
Salaries and expenses of special and general agents		135,371 94
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees		140,818 96
Rents, including company's occupancy of its own buildings		22,875 64
Advertising, printing, and stationery.....		29,950 96
Postage, telegrams, telephone, and express.....		28,696 45
Legal expenses		363 97
Furniture and fixtures		6,154 73
Maps, including corrections.....		6,356 85
Underwriters' boards and tariff associations		32,169 18
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		33,284 34
Inspections and surveys.....		19,691 53
State taxes on premiums.....		50,833 72
Insurance department licenses and fees.....		10,597 25
All other licenses, fees, and taxes		9,904 18
Interest paid to reinsurers		45 40
Premiums on bonds required by States		365 00
Exchange.....		1,908 26
Remitted to home office.....		30,971 89
Agents' balances charged off.....		15 30
Loss on sale or maturity of ledger assets (bonds) ..		546 87
Decrease in book value of ledger assets (bonds)		38,097 50
Total disbursements		2,429,925 28
Balance.....		3,843,718 03

LEDGER ASSETS	
Book value of bonds and stocks.....	3,002,016 00
Cash in office.....	256 06
Deposits in trust companies and banks not on interest	9,601 15
Deposits in trust companies and banks on interest	300,966 83
Agents' balances, representing business written subsequent to Oct 1, 1912.....	510,975 41
Agents' balances, representing business written prior to Oct 1, 1912	6,809 70
Philadelphia Fire Underwriters deposits	200 00
Furniture, fixtures, and safes	12,892 88
Total ledger assets.....	3,843,718 03

NONLEDGER ASSETS	
Interest due and accrued on bonds.....	42,662 10
Reinsurance due on losses paid	6,111 36
Gross assets.....	3,892,491 49

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and safes	\$12,892 88
Agents' balances, representing business written prior to Oct 1, 1912	6,809 70
Total	\$19,702 58
Total admitted assets	3,872,788 91

LIABILITIES

Losses adjusted and unpaid, due and not due	\$56,818 00
Losses in process of adjustment, or in suspense	222,155 28
Losses resisted	26,257 00
Total claims for losses	305,230 28
Deduct reinsurance	92,345 00
Net amount of unpaid losses	212,885 28
Unearned premiums at 50 per cent on fire risks running one year or less	733,646 87
Unearned premiums pro rata on fire risks running more than one year	1,331,619 03
Unearned premiums at 50 per cent on inland navigation risks	7,696 92
Unearned premiums 100 per cent on marine risks	1,201 95
Total unearned premiums as computed above	2,074,164 77
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	9,000 09
State, county, and municipal taxes due or accrued	45,500 00
Reinsurance premiums	72,716 82
Total liabilities, except deposit capital	2,414,266 96
Deposit capital	200,000 00
Surplus over all liabilities	1,258,521 95
Surplus to policyholders	1,458,521 95
Total liabilities	3,872,788 91

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force on Dec 31, 1911 ..	\$511,763,531 00	\$5,078,658 68		
Written or renewed during the year ..	399,841,160 00	3,863,359 58	\$6,814,499 00	\$78,102 26
Excess of original premiums over amount received for reinsurance ..		3,210 47		
Total	911,604,691 00	8,945,228 73	6,814,499 00	78,102 26
Deduct those expired and marked off as terminated ..	375,384,504 00	3,692,204 10	4,379,944 00	16,469 37
In force at end of the year ..	536,220,187 00	5,253,024 63	2,434,555 00	61,632 89
Deduct amount reinsured ..	134,615,698 00	1,256,023 22	1,854,139 00	45,037 09
Net amount in force ..	401,574,489 00	3,997,001 41	580,416 00	16,595 80

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned
1 year or less	\$138,003,824 00	\$1,467,293 74	One-half ..	\$733,646 87
2 years ..	1,367,378 00	8,155 31	One-fourth ..	2,038 83
	828,227 00	8,988 32	Three-fourths ..	6,741 24
3 years ..	65,795,516 00	575,491 80	One-sixth ..	95,915 30
	73,043,467 00	614,944 01	One-half ..	307,472 00
	70,055,305 00	674,780 60	Five-sixths ..	562,317 18
4 years ..	622,960 00	4,995 45	One-eighth ..	624 43
	410,836 00	3,200 78	Three-eighths ..	1,200 29
	529,861 00	3,689 55	Five-eighths ..	2,305 97
	407,066 00	3,540 05	Seven-eighths ..	3,097 54
5 years ..	7,952,022 00	89,107 41	One-tenth ..	8,910 74
	8,260,087 00	109,390 14	Three-tenths ..	32,817 04
	9,907,761 00	135,515 74	One-half ..	67,757 87
	10,154,079 00	138,485 30	Seven-tenths ..	96,939 71
	14,236,100 00	159,423 21	Nine-tenths ..	143,480 89
Total	401,574,489 00	3,997,001 41		2,065,265 90

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire	Marine and inland
Gross risks written	\$877,744 00	\$7,200 00
Less \$89,140 risks canceled, and \$265,264 reinsurance in company's authorized in District of Columbia..	347,204 00	7,200 00
Net risks written..	530,540 00	.. ..
Gross premiums received..	4,785 98	144 00
Less \$372 78 returned premiums, and \$1,737 79 premiums for reinsurance in companies authorized in District of Columbia.	1,966 57	144 00
Net premiums received	2,819 41	.. ..
Losses paid (deducting salvage)	3,181 64	.. ..
Less losses on risks reinsured in companies authorized in District of Columbia..	171 18	.. ..
Net losses paid	3,010 46	.. ..
Losses incurred.	3,191 64	.. ..
Less losses on risks reinsured in companies authorized in District of Columbia	171 18	.. ..
Net losses incurred	3,020 46	.. ..

UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE CO., STETTIN, GERMANY

[United States Home Office located at No. 1437 Insurance Exchange, Chicago, Ill. Incorporated, 1845, commenced business in United States, 1891. Harold W. Letton, United States manager, George S. Valentine, assistant manager.]

DEPOSIT CAPITAL

Deposit capital.	\$220,000 00	
Amount of ledger assets Dec. 31 of previous year		\$1,965,549 68

INCOME

Gross premiums, fire	\$2,185,804 96	
Deduct gross amount paid for reinsurance, fire, \$642,420 92, return premiums, fire, \$427,297 67.	1,069,718 59	
Total premiums (other than perpetuals)		1,116,086 37
Interest on bonds	62,105 83	
Interest from both sources	850 67	
Total interest		62,956 50
Agents' balances previously charged off		187 95
Increase in book value of ledger assets (bonds).		1,277 75
Total income.		1,180,508 57
Total		3,146,058 25

DISBURSEMENTS

Gross amount paid for losses, fire..	\$927,025 65	
Deduct amount received for salvage, fire, \$4,258 56, reinsurance, fire, \$357,362 61, discount, fire, \$540 53	362,161 70	
Net amount paid for losses		564,863 95
Expenses of adjustment and settlement of losses		15,796 38
Commissions or brokerage		246,817 66
Salaries and expenses of special and general agents		57,902 70
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees.		65,961 32
Rents, including company's occupancy of its own buildings.		7,841 61
Advertising, printing and stationery		9,404 97
Postage, telegrams, telephone and express		11,491 21
Legal expenses.		1,581 79
Furniture and fixtures.		1,675 48
Maps, including corrections		2,976 60
Underwriters' boards and tariff associations.		15,593 53
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses		12,484 99
Inspections and surveys		3,418 37
State taxes on premiums.		26,253 53
Insurance department licenses and fees		5,174 35
All other licenses, fees, and taxes		6,204 96
Electric lights and repairs.		428 82
Commercial reports		884 50
Water, ice, and laundry		312 65
Typewriters and repairs.		381 31
Subscriptions to papers and magazines.		838 65

Insurance club dues	\$56 25
Miscellaneous expenses	531 25
Surety bonds	104 63
Western Sprinkled Risk Association	1,000 00
Premiums on insurance	68 07
Petty cash items	203 02
Remitted home office	50,000 00
Agents' balances charged off	387 88
Loss on sale or maturity of ledger assets (bonds)	28 00
Decrease in book value of ledger assets (bonds)	975 00

Total disbursements 1,111,646 46

Balance .. 2,034,411 79

LEDGER ASSETS

Book value of bonds	1,591,983 71
Cash in office	90 44
Deposits in trust companies and banks on interest	140,280 48
Agents' balances, representing business written subsequent to Oct 1, 1912.	295,802 96
Agents' balances, representing business written prior to Oct 1, 1912	6,254 20
Total ledger assets	2,034,411 79

NONLEDGER ASSETS

Interest due and accrued on bonds ..	14,980 17
Gross assets	2,049,391 96

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$6,254 20
Book value of ledger assets over market value (bonds)	80,948 71
Total	87,202 91
Total admitted assets	1,962,189 05

LIABILITIES

Losses adjusted and unpaid, due and not due	\$60,222 61
Losses in process of adjustment, or in suspense ..	92,060 00
Losses resisted.	20,326 26
Total claims for losses ..	172,608 87
Deduct reinsurance	62,136 55
Net amount of unpaid losses	110,472 32
Unearned premiums at 50 per cent on fire risks running one year or less ..	313,117 64
Unearned premiums pro rata on fire risks running more than one year ..	870,722 63
Total unearned premiums as computed above.	1,183,840 27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..	1,835 24
State, county, and municipal taxes due or accrued ..	25,000 00
Total liabilities, except deposit capital	1,321,147 83
Deposit capital	220,000 00
Surplus over all liabilities	421,041 22
Surplus to policyholders	641,041 22
Total liabilities	1,962,189 05

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force on Dec 31, 1911	\$262,870,019 00	\$2,863,209 59
Written or renewed during the year	203,058,050 00	2,185,804 96
Excess of original premiums over amount received for reinsurance	-	1,581 64
Total	465,928,069 00	5,050,596 19
Deduct those expired and marked off as terminated	173,398,893 00	1,956,152 42
In force at the end of the year	292,529,176 00	3,095,443 77
Deduct amount reinsured	74,916,713 00	863,636 75
Net amount in force ..	217,612,463 00	2,231,807 02

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$57,342,153 00	\$626,235 28	One-half	\$313,117.64
2 years 1911	323,545 00	3,120 71	One-fourth	780 18
..... 1912	420,119 00	4,261 85	Three-fourths	3,196 40
3 years 1910	35,737,736 00	337,408 99	One-sixth	56,234 84
..... 1911	39,367,969 00	371,390 35	One-half	185,695 18
..... 1912	49,244,999 00	463,353 61	Five-sixths	386,128 00
4 years 1909	380,339 00	3,299 01	One-eighth	412 38
..... 1910	278,630 00	2,462 43	Three-eighths	923 41
..... 1911	167,310 00	1,523 04	Five-eighths	951 90
..... 1912	219,135 00	2,336 00	Seven-eighths	2,044 00
5 years 1908	4,976,998 00	60,190 49	One-tenth	6,019.05
..... 1909	5,316,575 00	66,779 42	Three-tenths	20,033 82
..... 1910	6,774,272 00	82,662 01	One-half	41,331 00
..... 1911	7,884,652 00	95,664 91	Seven-tenths	66,965 44
..... 1912	9,178,031 00	111,118 92	Nine-tenths	100,007 03
Total	217,612,463 00	2,231,807 02	.....	1,183,840.27

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$427,407 00
Less risks canceled	55,761 00
Net risks written	371,646 00
Gross premiums received	2,636 51
Less returned premiums	404 82
Net premiums received	2,231 69
Net losses paid	8,387 80
Net losses incurred	6,152 80

UNITED STATES BRANCH OF THE ROYAL EXCHANGE ASSURANCE, LONDON, ENGLAND.

[United States branch office located at No 92 William Street, New York, N Y Incorporated, 1720, commenced business in United States in 1891 R D Harvey, United States manager]

DEPOSIT CAPITAL

Deposit capital	\$400,000 00
Amount of ledger assets Dec. 31 of previous year	\$2,685,328 54

INCOME

	Fire	Marine and inland	
Gross premiums ..	\$2,531,311 59	\$709,887 19	
Deduct gross amount paid for reinsurance (fire), \$511,803 79, marine and inland, \$248,630 98, return premiums (fire), \$488,819 44, marine and inland, \$75,284 21	1,000,623 23	323,915 19	
Total premiums (other than perpetuities) ..	1,530,688 36	385,972 00	1,916,660 36
Interest on bonds and dividends on stocks ..		90,353 50	
Interest from other sources ..		663 30	
Total interest ..			91,016 80
Received from home office ..			150,004 00
Conscience money received on account head office ..			448 31
Agents' balances previously charged off ..			103 54
Total income ..			2,158,233 01
Total ..			4,843,561 55

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses.	\$1,077,866 50	\$233,330 62	
Deduct amount received for salvage (fire), \$9,420 41, marine and inland, \$5,193 44, reinsurance (fire), \$360,617 32, marine and inland, \$104,796 87, discount (fire), \$879 36	270,917 09	109,990 31	
Net amount paid for losses ..	806,949 41	123,340 31	930,289 72
Expenses of adjustment and settlement of losses ..			20,875 01
Commissions or brokerage ..			415,269 31

Allowances to local agencies for miscellaneous agency expenses	\$5,299 84
Salaries and expenses of special and general agents	76,180 96
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	95,066 53
Rents, including company's occupancy of its own buildings	12,235 41
Advertising, printing, and stationery	14,094 73
Postage, telegrams, telephone, and express	12,013 32
Legal expenses	282 56
Furniture and fixtures	575 66
Maps, including corrections	2,703 42
Underwriters' boards and tariff associations	18,788 32
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	16,586 03
Inspections and surveys	5,438 73
State taxes on premiums	33,049 81
Insurance department licenses and fees	10,734 85
All other licenses, fees, and taxes	9,240 21
Auditing fees	\$1,400 00
Books of reference	531 65
Fidelity bonds and insurance premiums	199 18
Mercantile report, etc.	746 83
Incidental expenses	496 58
Remitted to home office	290,701 62
	<u>294,075 86</u>
Agents' balances charged off	481 64
Total disbursements	<u>1,973,881 92</u>
Balance	<u>2,869,679 63</u>

LEDGER ASSETS

Book value of bonds and stocks	2,278,851 76
Cash in office	359 84
Deposits in trust companies and banks not on interest	122,633 63
Deposits in trust companies and banks on interest	98,515 68
Agents' balances representing business written subsequent to Oct 1, 1912	360,155 82
Agents' balances representing business written prior to Oct 1, 1912	9,162 90
Total ledger assets	<u>2,869,679 63</u>

NONLEDGER ASSETS

Interest due and accrued on bonds	\$28,234 02
Interest due and accrued on other assets	192 84
Total	<u>28,426 86</u>
Gross assets	<u>2,898,106 49</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	9,162 90
Book value of ledger assets over market value (bonds and stocks)	150,510 51
Total	<u>159,673 41</u>
Total admitted assets	<u>2,738,433 08</u>

LIABILITIES

Losses adjusted and unpaid, due and not due	\$700 00
Losses in process of adjustment or in suspense	261,538 50
Losses resisted	55,638 00
Total claims for losses	<u>317,876 50</u>
Deduct reinsurance	84,667 20
Net amount of unpaid losses	<u>233,209.30</u>
Unearned premiums at 50 per cent on fire risks running one year or less	481,331 38
Unearned premiums pro rata on fire risks running more than one year	922,682 64
Unearned premiums at 50 per cent on inland navigation risks	74,814 08
Unearned premiums, \$53,942 42, per cent on marine risks (pro rata)	30,169 75
Total unearned premiums as computed above	<u>1,508,997 85</u>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,434 94
State, county, and municipal taxes due or accrued	38,204 09
Commissions, brokerage, and other charges due or to become due to agents and brokers	6,052 50
Return premiums, \$9,000, reinsurance premiums, \$33,766 34	42,766 34
Total liabilities, except deposit capital	<u>1,831,665 02</u>
Deposit capital	\$400,000 00
Surplus over all liabilities	506,768 06
Surplus to policy holders	<u>906,768 06</u>
Total liabilities	<u>2,738,433.08</u>

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force on Dec 31, 1911	\$317,320,609 00	\$3,234,419 56	\$5,412,255 00	\$73,511 66
Written or renewed during the year ...	248,624,568 00	2,531,311 59	143,494,479 00	709,887 19
Total	565,945,177 00	5,765,731 15	148,906,734 00	783,398 85
Deduct those expired and marked off as terminated.	223,800,862 00	2,358,049 95	134,492,387 00	457,400 95
In force at the end of the year.	342,144,315 00	3,407,681 20	14,414,347 00	325,997 90
Deduct amount reinsured.	77,470,671 00	725,128 04	4,267,719 00	122,427 33
Net amount in force	264,673,644 00	2,682,553 16	10,146,628 00	203,570 57

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912-13	\$87,918,347 00	\$962,662 76	One-half.	\$481,331 38
2 years 1911-13	992,587 00	5,376 80	One-fourth . . .	1,344 20
1912-14	1,022,599 00	7,024 83	Three-fourths . .	5,268 62
3 years 1910-13	37,550,993 00	343,559 96	One-sixth. . . .	57,259 99
1911-14	41,746,835 00	379,013 95	One-half.	189,506 97
1912-15	51,273,270 00	442,697 11	Five-sixths . . .	368,914 26
4 years 1909-13	526,763 00	4,558 35	One-eighth . . .	569 79
1910-14	336,896 00	3,378 37	Three-eighths . .	1,266 89
1911-15	371,182 00	2,838 50	Five-eighths . .	1,774 06
1912-16	424,484 00	3,780 48	Seven-eighths . .	3,307 92
5 years 1908-13	6,271,768 00	77,930 64	One-tenth	7,793 06
1909-14	7,309,154 00	92,866 54	Three-tenths . . .	27,859 96
1910-15	8,120,367 00	99,760 26	One-half	49,880 13
1911-16	9,323,996 00	114,998 09	Seven-tenths . .	80,498 66
1912-17	10,897,457 00	137,769 52	Nine-tenths . . .	123,992 57
Over 5 years.	586,946 00	4,337 00	Pro rata	3,445 56
Total	264,673,644 00	2,682,553 16	.....	1,404,014 02

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$1,026,585 00	\$3,405 00
Less \$392,921 risks canceled and \$125,023 reinsurance in companies authorized in District of Columbia	517,944 00	.....
Net risks written.	508,641 00	3,405 00
Gross premiums received	6,584 76	163 37
Less \$1,255 17 returned premiums, and \$1,254 48 premiums for reinsurance in companies authorized in District of Columbia.	2,509 65	.....
Net premiums received	4,075 11	163 37
Losses paid (deducting salvage).	5,276 42	.....
Less losses on risks reinsured in companies authorized in District of Columbia.	311 68	.....
Net losses paid	4,964 74	.....
Losses incurred	3,322 42	.....
Less losses on risks reinsured in companies authorized in District of Columbia.	402 68	.....
Net losses incurred	2,909 74	.....

UNITED STATES BRANCH OF THE ROYAL INSURANCE CO. (LTD), LIVERPOOL, ENGLAND

[United States home office, located at Royal Insurance Building, 84 William Street, New York, N. Y. Incorporated, 1845, commenced business in United States, 1851, Edward Fitch Beddall, general manager, United States office]

DEPOSIT CAPITAL

Deposit capital	\$450,000 00
Amount of ledger assets, Dec 31, of previous year	\$11,810,549 92

INCOME.

	Fire	Marine and inland	
Gross premiums.....	\$11,675,210 45	\$1,002,203 97	
Deduct gross amount paid for reinsurance—fire, \$1,994,237 87, marine and inland, \$96,514 80, return premiums—fire, \$1,893,227 54, marine and inland, \$131,178 39	3,887,465 41	227,693 19	
Total premiums (other than perpetuals)	7,787,745 04	774,510 78	8,562,255 82
Interest on mortgage loans		16,556 70	
Interest on bonds and dividends on stocks		222 122 93	
Interest from other sources		13,215 05	
Rents, including company's occupancy of its own buildings.....		398,955 14	
Total interest and rents			650,849 82
Received from home office			27,406 16
Increase in book value of ledger assets (real estate, \$202,171 53, bonds, \$7,175)			209,346 53
Total income.....			9,449,858 33
Total.....			21,260,408 25

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$4,849,150 11	\$334,346 11	
Deduct amount received for salvage—fire, \$64,753 83, marine and inland, \$12,791 25, reinsurance—fire, \$959,540 30, marine and inland, \$34,534 29, discount—fire, \$205 11..	1,024,199 24	47,325 54	
Net amount paid for losses	3,824,650 87	287,020 57	4,111,671 44
Expenses of adjustment and settlement of losses			98,531 14
Commissions or brokerage			1,698,012 98
Allowances to local agencies for miscellaneous agency expenses			23,045 89
Salaries and expenses of special and general agents			244,936 50
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees			616,491 80
Rents, including company's occupancy of its own buildings			86,801 91
Advertising, printing, and stationery			113,367 64
Postage, telegrams, telephone, and express			58,301 22
Legal expenses			3,448 22
Furniture and fixtures			11,502 83
Maps, including corrections			16,445 83
Underwriters' boards and tariff associations			95,625 03
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			89,089 98
Inspections and surveys			61,218 46
Repairs and expenses on real estate			173,749 28
Taxes on real estate			56,550 76
State taxes on premiums			138,260 47
Insurance department licenses and fees			27,012 05
All other licenses, fees, and taxes			27,530 08
General traveling expenses			13,729 15
Subscriptions to mercantile agencies			9,834 06
Exchange			3,903 36
Auditing expenses			3,061 86
Rental tabulating machines			3,077 29
Fidelity bonds			1,440 39
Supper allowance clerks night work			2,134 27
Water, ice, and towel service			1,761 90
Sundry petty expenses			8,312 12
Deposit premiums returned			3,621 40
Agents' balances charged off			482 23
Remitted to home office			1,151,421 06
Loss on sale or maturity of ledger assets (bonds).....			6,347 46
Decrease in book value of ledger assets (real estate, \$8,346 16, bonds, \$7,964 38) ..			16,310 54
Total disbursements			8,979,829 72
Balance			12,280,578 53

LEDGER ASSETS

Book value of real estate	4,348,500 00
Mortgage loans on real estate	258,100 00
Book value of bonds and stocks	5,508,785 43
Cash in office	2,286 90
Deposits in trust companies and banks on interest	808,247 25
Agents' balances, representing business written subsequent to Oct 1, 1912.....	1,337,390 18
Agents' balances, representing business written prior to Oct 1, 1912.....	20,268 77
Total ledger assets.....	12,280,578 53

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$3,778 67	
Interest due and accrued on bonds	65,711 13	
Rents due and accrued on company's property	14,066 98	
Total		\$83,556 78
Other nonledger assets		61,199 00
Gross assets		12,425,334 91

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	20,268 77	
Book value of ledger assets over market value (bonds and stocks)	153,259 68	
Total		173,528 45
Total admitted assets		12,251,806 46

LIABILITIES

Losses adjusted and unpaid, due and not due	\$110,870 02	
Losses in process of adjustment, or in suspense	684,502 55	
Losses resisted	97,813 10	
Total claims for losses	893,185 67	
Deduct reinsurance	201,727 96	
Net amount of unpaid losses		691,457 71
Unearned premiums at 50 per cent on fire risks running one year or less	2,090,214 74	
Unearned premiums pro rata on fire risks running more than one year	5,871,253 83	
Unearned premiums at 50 per cent on inland navigation risks	270,726 07	
Unearned premiums 100 per cent on marine risks	22,849 96	
Total unearned premiums as computed above		8,255,044 60
Amount reclaimable by the insured on perpetual fire insurance policies		88,575 95
Net premium reserve and all other liabilities, except capital, under the life-insurance or any other special department		87,611 66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		48,872 77
State, county, and municipal taxes due or accrued		182,725 30
Commissions, brokerage, and other charges due or to become due to agents and brokers ..		30,202 77
Return premiums, \$7,803 19, reinsurance premiums, \$39,666 81		47,470 00
Total liabilities, except deposit capital		9,431,960 76
Deposit capital	\$450,000 00	
Surplus over all liabilities	2,369,845 70	
Surplus to policyholders		2,819,845 70
Total liabilities		12,251,806 46

RISKS AND PREMIUMS

	Fire risks	Gross premi- ums thereon	Marine and inland risks	Gross premiums thereon
In force Dec 31, 1911	\$1,590,425,863 00	\$16,474,945 07	\$15,191,941 00	\$344,905 88
Written or renewed during the year ..	1,132,350,097 00	11,675,210 45	252,669,798 00	1,002,203 97
Excess of original premiums over amount received for reinsurance		535,828 22		
Total	2,722,775,960 00	28,685,983 74	207,861,739 00	1,347,109 85
Deduct those expired and marked off as terminated	991,905,208 00	10,632,404 78	242,554,697 00	778,380 13
In force at the end of the year	1,730,870,752 00	18,053,578 96	25,307,042 00	568,729 72
Deduct amount reinsured	239,050,594 00	2,676,485 73	418,702 00	4,427 62
Net amount in force	1,491,820,158 00	15,377,093 23	24,888,340 00	564,302 10

Perpetual risks not included above, \$4,704,515, deposit premiums on same, \$102,103 14.

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less	1912 \$361,607,238 00	\$4,180,429 49	One-half	\$2,090,214 74
2 years	1911 4,711,162 00	44,785 86	One-fourth	11,196 46
	1912 3,268,712 00	38,222 70	Three-fourths	28,667 02
3 years	1910 224,296,822 00	2,085,420 90	One-sixth	347,570 14
	1911 240,153,805 00	2,225,879 83	One-half	1,112,939 92
	1912 269,471,738 00	2,462,706 91	Five-sixths	2,052,255 76
4 years	1909 3,007,037 00	33,574 69	One-eighth	4,196 84
	1910 2,752,863 00	25,170 93	Three-eighths	9,439 10
	1911 2,566,206 00	26,202 97	Five-eighths	16,376 87
	1912 2,555,196 00	22,317 64	Seven-eighths	19,527 93
5 years	1908 61,699,218 00	698,863 41	One-tenth	69,886 32
	1909 66,303,794 00	737,792 34	Three-tenths	221,337 69
	1910 73,780,630 00	830,773 20	One-half	415,386 60
	1911 82,054,608 00	934,847 27	Seven-tenths	654,393 08
	1912 85,671,632 00	965,710 21	Nine-tenths	869,139 19
Over 5 years	7,919,597 00	64,394 88	Pro rata	38,940 91
Total	1,491,820,158 00	15,377,093 23	.....	7,961,468 57
Perpetual risks	4,704,515 00	102,103 14	.....	88,575 95
Grand total	1,496,524,673 00	15,479,196 37	.....	8,050,044 52

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Marine and inland
Gross risks written	\$5,936,115 00	\$621,329 00
Less \$1,183,827 risks canceled, and \$329,835 reinsurance in companies authorized in District of Columbia	1,513,662 00	15,600 00
Net risks written	4,422,453 00	605,729 00
Gross premiums received	28,041 58	13,372 78
Less \$3,612 21 returned premiums, and \$1,742 71 premiums for reinsurance in companies authorized in District of Columbia	5,063 01	291 91
Net premiums received	22,978 57	13,080 87
Losses paid (salvage)	13,335 43	172 19
Less losses on risks reinsured in companies authorized in District of Columbia	3,047 37	.....
Net losses paid	10,288 06	172.19
Losses incurred	12,679 25	97 19
Less losses on risks reinsured in companies authorized in District of Columbia	3,047 37	...
Net losses incurred	9,631 88	97 19

UNITED STATES BRANCH OF THE SCOTTISH UNION & NATIONAL INSURANCE CO, EDINBURGH, SCOTLAND

[United States Home Office located at No 36 Pearl Street, Hartford, Conn. Incorporated, 1824, commenced business in United States, 1880 James H. Brewster, United States manager.]

DEPOSIT CAPITAL

Deposit capital	\$200,000 00
Amount of ledger assets Dec 31 of previous year	\$5,216,592 55

INCOME.

Gross premiums, fire	\$3,729,205 95	
Deduct gross amount paid for Reinsurance, fire, \$947,988 50, return premiums, fire, \$644,272 56	1,592,261 06	
Total premiums (other than perpetuials)		2,136,944 89
Interest on mortgage loans	11,889 56	
Interest on bonds and dividends on stocks	196,607 48	
Interest from other sources	3,011 05	
Rents, including company's occupancy of its own buildings	2,295 33	
Total interest and rents		213,803 42

Received from home office	\$18,140 65
Profit on sale or maturity of ledger assets (bonds and stocks)	700 00
Total income	2,309,588 96
Total	7,580,181 51

DISBURSEMENTS

Gross amount paid for losses, fire	\$1,692,021 06
Deduct amount received for Salvage, fire, \$12,617 41, reinsurance, fire, \$555,894 03, discount, fire, \$103	568,674 44
Net amount paid for losses	1,123,346 62
Expenses of adjustment and settlement of losses	24,056 37
Commissions or brokerage	467,181 82
Allowances to local agencies for miscellaneous agency expenses	7,574 52
Salaries and expenses of special and general agents	86,480 69
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	94,993 06
Rents, including company's occupancy of its own buildings	7,563 85
Advertising, printing and stationery	19,188 11
Postage, telegrams, telephone, and express	14,362 13
Legal expenses	1,330 28
Furniture and fixtures	816 66
Maps, including corrections	6,492 37
Underwriters' boards and tariff associations	39,614 50
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	29,207 19
Inspections and surveys	4,264 04
Repairs and expenses on real estate	1,065 05
Taxes on real estate	709 95
State taxes on premiums	41,584 48
Insurance department licenses and fees	11,243 39
All other licenses, fees, and taxes	7,897 98
Mercantile reports	\$1,639 29
Office supplies	425 60
Premiums on fidelity bonds	515 09
Safe-deposit box	600 00
Subscriptions	690 00
Tabulating system	1,224 72
Remitted to home office	\$5,093 70
Agents' balances charged off	21,359 31
Loss on sale or maturity of ledger assets (bonds)	648 87
Loss on sale or maturity of ledger assets (bonds)	660 00
Total disbursements	2,010,734 94
Balance	5,569,446 57

LEDGER ASSETS

Book value of real estate	143,023 18
Mortgage loans on real estate	187,900 00
Book value of bonds and stocks	4,678,228 05
Deposits in trust companies and banks not on interest	10,199 71
Deposits in trust companies and banks on interest	114,444 42
Agents' balances, representing business written subsequent to Oct 1, 1912	433,616 85
Agents' balances, representing business written prior to Oct 1, 1912	2,034 36
Total ledger assets	5,569,446 57

NONLEDGER ASSETS

Interest due and accrued on mortgages	\$3,239 70
Interest due and accrued on bonds	71,471 45
Total	74,711 15
Gross assets	5,644,157 72

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	2,034 36
Book value of ledger assets over market value, viz bonds and stocks	46,439 30
Total	48,473 66
Total admitted assets	5,595,684 06

LIABILITIES

Losses adjusted and unpaid, due and not due	\$57,144 00
Losses in process of adjustment or in suspense	150,325 80
Losses resisted	18,310 00
Total claims for losses	225,779 80
Deduct reinsurance	70,400 00
Net amount of unpaid losses	155,379 80
Unearned premiums at 50 per cent on fire risks running one year or less	646,611 77
Unearned premiums pro rata on fire risks running more than one year	1,436,286 97
Total unearned premiums as computed above	2,132,838 74

Salaries, rents, expenses, bills, accounts, fees etc , due or accrued	\$10,000 00
State, county, and municipal taxes due or accrued	30,000 00
Total liabilities except deposit capital	2,328,218 54
Deposit capital	\$200,000 00
Surplus over all liabilities	3,067,465 52
Surplus to policyholders	3,267,465 52
Total liabilities	5,595,684 06

RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1911	\$536,619,358 00	\$5,134,250 96
Written during the year	395,149,597 00	3,729,205 95
Total	931,768,955 00	8,863,456 91
Expired and terminated	355,604,372 00	3,469,549 52
In force at end of the year	576,164,583 00	5,393,907 39
Deduct amount reinsured	152,211,479 00	1,352,965 26
Net amount in force	423,953,104 00	4,040,942 13

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1912	\$121,846,593 00	\$1,293,223 54	One-half ..	\$646,611. 77
2 years. 1911	1,503,304 00	12,945 26	One-fourth ..	3,236. 31
..... 1912	206,229 00	2,712 94	Three-fourths ..	2,034 70
3 years. 1910	62,569,202 00	535,019 97	One-sixth ..	89,170 00
..... 1911	77,042,865 00	633,837 42	One-half ..	316,918 71
..... 1912	91,449,893 00	730,756 99	Five sixths ..	608,964 16
4 years. 1909	1,038,566 00	9,170 31	One-eighth ..	1,146 29
..... 1910	536,245 00	5,576 85	Three-eighths ..	2,091 32
..... 1911	645,418 00	7,206 33	Five-eighths ..	4,503 96
..... 1912	561,079 00	4,999 54	Seven-eighths ..	4,374 59
5 years. 1903	9,180,446 00	110,115 92	One-tenth ..	11,011 59
..... 1909	10,806,579 00	144,513 62	Three-tenths ..	43,354 09
..... 1910	12,026,713 00	142,095 92	One-half ..	71,047 96
..... 1911	16,072,012 00	197,587 40	Seven-tenths ..	138,311. 18
..... 1912	18,467,870 00	211,180 12	Nine-tenths ..	190,062 11
Total.....	423,953,104 00	4,040,942 13	.....	2,132,838 74

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$4,979,536 00
Less \$809,875 risks canceled, and \$1,619,682 reinsurance in companies authorized in District of Columbia	2,429,557 00
Net risks written	2,549,979 00
Gross premiums received	24,015. 04
Less \$3,378 55 returned premiums, and \$7,912 20 premiums for reinsurance in companies authorized in District of Columbia	11,290 75
Net premiums received	12,724 29
Losses paid (deducting salvage)	18,369 29
Less losses on risks reinsured in companies authorized in District of Columbia	7,876 47
Net losses paid	10,492 82
Losses incurred	15,742 05
Less losses on risks reinsured in companies authorized in District of Columbia	7,893. 47
Net losses incurred	7,848 58

UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE OF GREAT BRITAIN AND IRELAND

[United States branch office, located at No. 54 Pine Street, New York, N. Y. Incorporated, 1710, commenced business in United States 1882 J. J. Guile, manager.]

DEPOSIT CAPITAL.

Deposit capital.....	\$200,000 00
Amount of ledger assets, Dec 31, of previous year.....	\$4,427,419 24

INCOME.

Gross premiums, fire.....	\$4,276,809 33	
Deduct gross amount paid for reinsurance, fire, \$761,942 04; return premiums, fire, \$692,271 56.....	1,454,213 60	
Total premiums (other than perpetuals).....		2,822,595 73
Interest on mortgage loans.....	1,250 00	
Interest on bonds and dividends on stocks.....	149,205 98	
Interest from other sources.....	5,424 66	
Rents, including company's occupancy of its own buildings.....	22,665 41	
Total interest and rents.....		178,546 05
Remittance from home office.....		54,914 44
Profit on sale or maturity of ledger assets (bonds and stocks).....		4,691 00
Total income.....		3,060,747 22
Total.....		7,538,166 46

DISBURSEMENTS.

Gross amount paid for losses, fire.....	\$1,862,887 09	
Deduct amount received for salvage, fire, \$20,267 37; reinsurance, fire, \$384,161 30, discount, fire, \$2,240 44.....	406,669 11	
Net amount paid for losses.....		1,456,217 98
Expenses of adjustment and settlement of losses.....		39,672 41
Commissions or brokerage.....		627,286 53
Allowances to local agencies for miscellaneous agency expenses.....		3,698 90
Salaries and expenses of special and general agents.....		89,640 88
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees.....		154,608 60
Rents, including company's occupancy of its own buildings.....		26,017 40
Advertising, printing, and stationery.....		36,033 09
Postage, telegrams, telephone, and express.....		17,272 91
Legal expenses.....		1,008 70
Furniture and fixtures.....		2,749 12
Maps, including corrections.....		8,066 12
Underwriters' boards and tariff associations.....		59,147 66
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		21,323 79
Inspections and surveys.....		16,585 61
Repairs and expenses on real estate.....		8,721 70
Taxes on real estate.....		5,163 04
State taxes on premiums.....		56,534 14
Insurance department licenses and fees.....		15,846 07
All other licenses, fees, and taxes.....		15,924 32
Remitted to home office.....		270,849 11
Agents' balances charged off.....		485 55
Loss on sale or maturity of ledger assets (real estate, \$35,841 27, bonds, \$1,575).....		37,416 27
Decrease in book value of ledger assets.....		3,371 48
Total disbursements.....		2,970,644 38
Balance.....		4,567,522 08

LEDGER ASSETS

Book value of real estate.....	178,175 04
Mortgage loans on real estate.....	25,000 00
Book value of bonds and stocks.....	3,458,709 77
Cash in office.....	926 18
Deposits in trust companies and banks not on interest.....	427,282 09
Deposits in trust companies and banks on interest.....	474,721 36
Agents' balances, representing business written subsequent to Oct 1, 1912.....	2,707 64
Total ledger assets.....	4,567,522 08

NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$208 33
Interest due and accrued on bonds.....	43,213 68
Total.....	43,422 01
Market value of real estate over book value.....	38,074 96
Uncollected reinsurance on paid losses.....	26,434 78
Gross assets.....	4,675,453 83

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1, 1912	...	\$2,707.64
Book value of ledger assets over market value, viz bonds and stocks	..	49,759.05
Total	..	\$52,466.69
Total admitted assets	.....	4,622,987.14

LIABILITIES

Losses adjusted and unpaid, due and not due	..	\$107,064.00
Losses in process of adjustment or in suspense	..	245,049.00
Losses resisted	..	17,741.00
Total claims for losses	..	369,854.00
Deduct reinsurance	..	53,788.00
Net amount of unpaid losses	..	316,066.00
Unearned premiums at 50 per cent on fire risks running one year or less	..	967,173.54
Unearned premiums pro rata on fire risks running more than one year	..	1,950,763.89
Total unearned premiums as computed above	..	2,917,937.43
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	..	7,243.14
State, county, and municipal taxes due or accrued	..	67,554.98
Commissions, brokerage, and other charges due or to become due to agents and brokers	..	13,588.16
Return premiums, \$2,250, reinsurance premiums, \$50,347.30	..	52,597.30
Total liabilities, except deposit capital stock	..	3,379,987.01
Deposit capital	..	\$200,000.00
Surplus over all liabilities	..	1,043,000.13
Surplus to policyholders	..	1,243,000.13
Total liabilities	.....	4,622,987.14

RISKS AND PREMIUMS 1912

	Fire risks	Gross premiums thereon
In force Dec. 31, 1911	\$568,281,237.00	\$5,936,038.71
Written or renewed during the year	392,078,904.00	4,276,809.33
Total	960,360,141.00	10,212,848.04
Deduct those expired and marked off as terminated	362,587,393.00	3,925,689.16
In force at the end of the year	597,772,748.00	6,287,158.88
Deduct amount reinsured	67,268,719.00	706,811.34
Net amount in force	530,504,030.00	5,580,347.54

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less. 1912	\$163,079,915.00	\$1,934,347.08	One-half.	\$967,173.54
3 years. 1910	77,839,940.00	718,029.60	One-sixth.	119,671.60
1911	85,202,024.00	776,008.45	One-half.	388,004.23
5 years. 1912	99,626,919.00	906,108.98	Five-sixths.	755,090.82
1908	16,024,694.00	181,944.95	One-tenth.	18,194.50
1909	18,473,541.00	225,037.60	Three-tenths.	67,511.28
1910	20,249,930.00	236,743.80	One-half.	118,371.90
1911	24,270,455.00	289,888.73	Seven-tenths.	202,922.11
1912	25,706,612.00	311,959.60	Nine-tenths.	280,763.64
Over 5 years.	30,000.00	278.75	Pro rata.	233.81
Total	530,504,030.00	5,580,347.54	.....	2,917,937.43

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	Fire	\$973,824.00
Less \$256,120 risks canceled and \$31,950 reinsurance in companies authorized in District of Columbia		288,070.00
Net risks written		685,754.00

Gross premiums received	\$4,032 03
Less \$652 76 returned premiums and \$112 44 premiums for reinsurance in companies authorized in District of Columbia.	765 20
Net premiums received	3,266 83
Losses paid (deducting salvage)	6,719 19
Less losses on risks reinsured in companies authorized in District of Columbia.	722 04
Net losses paid	5,997 15
Losses incurred	6,714 19
Less losses on risks reinsured in companies authorized in District of Columbia	721 04
Net losses incurred	5,990 15

UNITED STATES BRANCH OF THE SVEA FIRE AND LIFE INSURANCE CO., GOTHENBURG, SWEDEN

[United States home office located at No 100 William Street, New York, N Y Incorporated, 1866; commenced business in United States in 1866. M L Duncan, United States manager]

DEPOSIT CAPITAL

Deposit capital	\$200,000 00
Amount of ledger assets, Dec 31, of previous year	\$1,385,592 38

INCOME.

Gross premiums, fire	\$1,055,292 49
Deduct gross amount paid for Reinsurance, fire, \$106,450 19, return premiums, fire, \$212,798 61	319,248 80
Total premiums (other than perpetuals).	736,043 69
Interest on bonds	43,758 76
Interest from other sources	2,471 32
Total interest	46,230 08
Profit on sale or maturity of ledger assets.	3,482 50
Total income	785,706 27
Total	2,171,298 65

DISBURSEMENTS

Gross amount paid for losses, fire	\$472,270 39
Deduct amount received for Salvage, fire, \$2,829.32, reinsurance, fire, \$63,223 18, discount, fire, \$487 68..	66,540 18
Net amount paid for losses	405,730 21
Expenses of adjustment and settlement of losses	11,391 21
Commissions or brokerage	200,943 32
Allowances to local agencies for miscellaneous agency expenses	1,465 13
Salaries and expenses of special and general agents	23,788 26
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	29,575 75
Rents, including company's occupancy of its own buildings	4,400 00
Advertising, printing, and stationery	7,783 50
Postage, telegrams, telephone, and express	1,983 81
Legal expenses	425 60
Furniture and fixtures	1,407 48
Maps, including corrections	1,779 80
Underwriters' boards and tariff associations	8,578 17
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	7,114 40
Inspections and surveys	2,490 01
State taxes on premiums	9,797 01
Insurance department licenses and fees	4,899 02
All other licenses, fees, and taxes	1,953 96
Bank exchange	312 02
Home-office expenses	2,326 63
Insurance publications	318 58
Office supplies	148 15
Mercantile reports	710 00
Miscellaneous expenses	31 88
Miscellaneous expenses (reinsurance bureau)	192 91
Loss on sale or maturity of ledger assets (bonds).	6,000 00
Total disbursements	735,794 81
Balance	1,435,503 84

LEDGER ASSETS

Book value of bonds	1,158,225 99
Cash in office	31 20
Deposits in trust companies and banks not on interest	29,635 61
Deposits in trust companies and banks on interest	113,416 97
Agents' balances, representing business written subsequent to Oct 1, 1912	111,323 13
Agents' balances, representing business written prior to Oct 1, 1912	2,451.58

REPORT OF THE DEPARTMENT OF INSURANCE.

659

Bills receivable taken for fire risks	\$18,167 74
Bills receivable taken for agents' balances	2,251 62
Total ledger assets	1,435,503 84

NONLEDGER ASSETS

Interest due and accrued on bonds	13,603 76
Gross assets	1,449,107 60

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912	\$2,451 58
Bills receivable, past due, taken for marine, inland, and fire risks	758 75
Bills receivable for agents' balances over 3 months due	2,251 62
Book value of ledger assets over market value (bonds)	58,375 99
Total	63,837 94
Total admitted assets	1,385,269 66

LIABILITIES

Losses adjusted and unpaid, due and not due	\$26,638 80
Losses in process of adjustment or in suspense	51,473 60
Losses resisted	14,835 06
Total claims for losses	92,947 46
Deduct reinsurance	16,651 56
Net amount of unpaid losses	76,295 90
Unearned premiums at 50 per cent on fire risks running one year or less	220,452 86
Unearned premiums pro rata on fire risks running more than one year	455,069 33
Total unearned premiums as computed above	675,522 19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	745 81
State, county, and municipal taxes due or accrued	12,846 10
Commissions, brokerage, and other charges due or to become due to agents and brokers	3,255 02
Total liabilities, except deposit capital	768,665 02
Deposit capital	200,000 00
Surplus over all liabilities	416,604 64
Surplus to policyholders	616,604 64
Total liabilities	1,385,269 66

RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1911	\$108,402,962 00	\$1,345,698 03
Written during the year	88,697,644 00	1,055,292 49
Total	197,100,606 00	2,400,990 52
Expired and terminated	76,652,649 00	963,737 89
In force at end of the year	120,447,957 00	1,437,252 63
Deduct amount reinsured	13,398,937 00	140,467 14
Net amount in force	107,049,020 00	1,296,785 49

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premiums unearned.
1 year or less	1912 \$35,859,849 00	\$440,905 72	One-half	\$220,452 86
2 years	1911 553,841 00	5,862 97	One-fourth	1,465 74
	1912 556,775 00	5,771 20	Three-fourths	4,328 40
3 years	1910 15,424,665 00	158,688 84	One-sixth	26,448 14
	1911 15,161,209 00	163,925 20	One-half	81,962 60
	1912 18,870,663 00	204,315 14	Five-sixths	170,262 61
4 years	1909 319,183 00	2,923 45	One-eighth	365 43
	1910 118,922 00	1,535 37	Three-eighths	504 51
	1911 257,857 00	2,357 64	Three-eighths	1,473 52
	1912 172,004 00	2,267 25	Seven-eighths	2,010 10
5 years	1908 3,003,836 00	43,673 82	One-tenth	4,367 38
	1909 3,175,245 00	52,511 19	Three-tenths	15,753 36
	1910 4,163,279 00	78,873 10	One-half	39,436 55
	1911 4,206,364 00	65,727 11	Seven-tenths	48,008 94
	1912 5,163,330 00	66,850 42	Nine tenths	60,165 38
Over 5 years	41,468 00	517 07	Pro rata	420 63
Total	107,049,020 00	1,296,785 49		675,522 19

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written, fire	\$149,775 00
Less \$38,672 risks canceled and \$10,697 reinsured in companies authorized in District of Columbia	49,369 00
Net risks written	<u>100,406 00</u>
Gross premiums received	973 89
Less \$136 50 returned premiums and \$62 87 premiums for reinsurance in companies authorized in District of Columbia	*199 37
Net premiums received	<u>774 52</u>
Net losses paid	<u>1,273 21</u>
Net losses incurred	<u>79 33</u>

UNITED STATES BRANCH OF THE UNION FIRE INSURANCE CO., PARIS, FRANCE

[United States home office located at No 17 Custom House Street, Providence, R. I. Incorporated, 1823, commenced business in United States, 1910 Starkweather & Shepley, United States managers]

DEPOSIT CAPITAL

Deposit capital	\$210,000 00
Amount of ledger assets, Dec 31, of previous year	<u>\$828,135 16</u>

INCOME

Gross premiums, fire	\$587,121 17
Deduct gross amount paid for reinsurance, fire, \$112,136 48, return premiums, fire, \$124,003 10	236,139 58
Total premiums (other than perpetuals)	350,981 59
Interest on bonds	27,329 90
Interest from other sources	1,855 41
Total interest	<u>29,185 31</u>
Total income	<u>380,166 90</u>
Total	<u>1,208,302 06</u>

DISBURSEMENTS

Gross amount paid for losses, fire	\$260,387 05
Deduct amount received for salvage, fire, \$5,599 01, reinsurance, fire, \$60,283 11, discount, fire, \$380 90	66,263 02
Net amount paid for losses	194,124 03
Expenses of adjustment and settlement of losses	2,252 52
Commissions or brokerage	109,801 42
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	300 00
Advertising, printing, and stationery	320 01
Underwriters' boards and tariff associations	2,885 42
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	2,410 58
State taxes on premiums	5,815 49
Insurance-department licenses and fees	2,075 57
All other licenses, fees, and taxes	2,065 19
Surety bonds	165 91
Remitted to home office	1,408 75
Total disbursements	<u>324,224 89</u>
Balance	<u>884,077 17</u>

LEDGER ASSETS

Book value of bonds	688,280 00
Deposits in trust companies and banks on interest	100,493 33
Agents' balances, representing business written subsequent to Oct 1, 1912	95,303 84
Total ledger assets	<u>884,077 17</u>

NONLEDGER ASSETS

Interest due and accrued on bonds	8,609 96
Gross assets	<u>892,687 13</u>

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value (bond 14)	6,458 40
Total admitted assets	<u>886,228 73</u>

LIABILITIES

Losses adjusted and unpaid, due and not due	\$4,826 66	
Losses in process of adjustment or in suspense	21,289 69	
Losses resisted	3,350 00	
Total claims for losses	29,466 35	
Deduct reinsurance	2,517 48	
Net amount of unpaid losses		\$26,948 87
Unearned premiums at 50 per cent on fire risks running one year or less	132,607 99	
Unearned premiums pro rata on fire risks running more than one year	120,082 52	
Total unearned premiums as computed above		252,690 51
State, county, and municipal taxes due or accrued		7,200 00
Commissions, brokerage, and other charges due or to become due to agents and brokers		31,450 27
Total liabilities, except deposit capital		318,289 65
Deposit capital	\$210,000 00	
Surplus over all liabilities	357,939 08	
Surplus to policyholders		567,939 08
Total liabilities		886,228 73

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon
In force Dec 31, 1911	\$41,195,409 00	\$376,799 75
Written or renewed during the year	58,443,559 00	587,121 17
Total	99,638,968 00	963,920 92
Deduct those expired and marked off as terminated	39,883,584 00	409,787 78
In force at the end of the year	59,775,384 00	554,133 14
Deduct amount reinsured	10,045,154 00	111,505 02
Net amount in force	49,730,230 00	442,628 12

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less 1912	\$30,356,941 00	\$265,215 99	One-half	\$132,607 99
2 years 1911..	52,023 00	596 21	One-fourth	149 05
1912	93,211 00	620 51	Three-fourths	465 38
3 years 1910	1,243,688 00	9,253 39	One-sixth	1,542 23
1911	4,781,822 00	39,662 04	One-half	19,831 02
1912	6,486,083 00	59,472 03	Five-sixths	49,560 02
4 years 1910..	24,200 00	206 08	Three-eighths	77 28
1911	6,741 00	226 57	Five-eighths	141 60
1912	5,300 00	63 88	Seven-eighths	55 89
5 years 1908	274,803 00	1,975 79	One-tenth	197 58
1909	313,953 00	2,913 36	Three-tenths	874 00
1910	803,971 00	8,812 35	One-half	4,406 18
1911	2,803,034 00	27,294 41	Seven-tenths	19,106 09
1912	2,480,585 00	26,233 03	Nine-tenths	23,609 73
Over 5 years	3,875 00	82 48	Pro rata	86 47
Total	49,730,230 00	442,628 12		252,690 51

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, fire	\$322,642 00
Less \$45,180 risks canceled, and \$59,734 reinsured in companies authorized in District of Columbia	104,914 00
Net risks written	217,728 00
Gross premiums received	1,765 98
Less \$212 25 returned premiums, and \$348 53 premiums for reinsurance in companies authorized in District of Columbia	560 78
Net premiums received	1,205 20
Net losses paid	1,659 49
Net losses incurred	464 49

**UNITED STATES BRANCH OF THE UNION MARINE INSURANCE CO. (LTD.),
LIVERPOOL, ENGLAND.**

[United States Home Office located at No 37 Wall Street, New York, N. Y. Incorporated, 1863; commenced business in United States, 1880 F Hermann & Co, United States managers]

DEPOSIT CAPITAL.

Deposit capital.	\$200,000 00
Amount of ledger assets, Dec 31, of previous year.	\$776,057 23

INCOME

Gross premiums, marine and inland.	\$2,090,381 34	
Deduct gross amount paid for Reinsurance, marine and inland, \$989,083 08, return premiums, marine and inland, \$185,170 28	1,174,253 36	
Total premiums (other than perpetuals)		916,127 98
Interest on bonds.	21,402 50	
Interest from other sources	1,176 20	
Total interest.		22,578 70
Remittance from head office.		37,041 65
Agents' balances previously charged off		812 94
Total income		976,561 27
Total		1,752,618 50

DISBURSEMENTS

Gross amount paid for losses, marine and inland.	\$1,205,462 15	
Deduct amount received for Salvage, marine and inland, \$99,438 41, reinsurance, marine and inland, \$560,211 48.	659,649 89	
Net amount paid for losses		545,812 26
Commissions or brokerage		154,288 45
Allowances to local agencies for miscellaneous agency expenses.		3,165 29
Salaries and expenses of special and general agents		6,556 42
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.		4,968 71
Advertising, printing, and stationery		7,612 85
Postage, telegrams, telephones and express		2,424 37
Legal expenses.		1,129 13
Underwriters' boards and tariff associations		2,744 04
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses		73 87
Inspections and surveys		781 93
State taxes on premiums.		23,457 71
Insurance department licenses and fees		5,032 25
All other licenses, fees, and taxes		722 50
Remittance to head office		98,580 20
Total disbursements.		857,359 98
Balance.		895,258 52

LEDGER ASSETS

Book value of bonds.	571,956 97
Cash in office.	2,031 34
Deposits in trust companies and banks on interest.	37,068 09
Agents' balances, representing business written subsequent to Oct 1, 1912.	266,147 71
Agents' balances, representing business written prior to Oct 1, 1912.	13,614 16
Bills receivable, taken for marine and inland risks	3,994 90
Cash deposit, treasury of Massachusetts.	445 35
Total ledger assets.	895,258 52

NONLEDGER ASSETS

Interest due and accrued on bonds	5,920 00
Gross assets.	901,178 52

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct 1, 1912.	\$13,614 16
Book value of ledger assets over market value (bonds).	29,221 97
Total.	42,836 13
Total admitted assets	858,342 39

LIABILITIES

Losses in process of adjustment, or in suspense	\$274,147 62
Losses resisted	32,012 99
Total claims for losses	306,160 61
Deduct reinsurance	130,267 68
Net amount of unpaid losses.	175,893 03

Unearned premiums pro rata on fire risks running more than one year	\$230 97	
Unearned premiums at 50 per cent on inland navigation risks	145,207 00	
Unearned premiums 100 per cent on marine risks	22,339 73	
Total unearned premiums as computed above		\$167,777 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		500 00
State, county, and municipal taxes due or accrued		20,000 00
Commissions, brokerage, and other charges due or to become due to agents and brokers		10,402 27
Reinsurance premiums		104,253 78
Total liabilities, except deposit capital		478,826 76
Deposit capital	\$200,000 00	
Surplus over all liabilities	179,515 63	
Surplus to policy holders		379,515 63
Total liabilities		858,342 39

RISKS AND PREMIUMS

	Marine and inland risks.	Gross premiums thereon
In force Dec 31, 1911	\$32,451,310 00	\$611,650 87
Written or renewed during the year	436,094,567 00	2,090,381 34
Total	468,545,877 00	2,702,032 21
Deduct those expired and marked off as terminated	430,841,558 00	2,000,100 82
In force at the end of the year	37,704,319 00	701,931 39
Deduct amount reinsured	16,560,121 00	388,103 83
Net amount in force	21,144,198 00	313,827 56

RECAPITULATION OF LONG TERM RISKS AND PREMIUMS

Term and year written.	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
3 years..... 1910..	\$114,699 00	\$873 09	One-sixth	\$145.52
4 years..... 1910..	11,556 00	119 35	Three-eighths	44 76
5 years..... 1910	6,419 00	81 38	One-half	40.69
Total	132,674 00	1,073 82		230.97

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written, marine and inland	\$41,942 00
Less \$10,625 risks canceled, and \$5,127 reinsurance in companies authorized in District of Columbia	15,752.00
Net risks written	26,190.00
Gross premiums received	839.50
Less \$219 28 returned premiums, and \$178 39 premiums for reinsurance in companies authorized in District of Columbia	397 67
Net premiums received	441 83

UNITED STATES BRANCH OF THE WESTERN ASSURANCE CO, TORONTO, CANADA.

[Home office located at No 22 Wellington Street, East Toronto, Canada Incorporated, 1851, commenced business, 1851 W. B Meikle, general manager, C. C. Foster, secretary.]

DEPOSIT CAPITAL

Deposit capital	\$207,000 00
Amount of ledger assets Dec 31 of previous year	\$2,400,486 89

INCOME.

	Fire	Marine and inland
Gross premiums	\$2,282,493 16	\$393,749 00
Deduct gross amount paid for reinsurance—fire, \$595,962 47, marine and inland, \$134,764 03, return premiums—fire, \$360,418 55, marine and inland, \$21,460 49	956,381 02	155,224 52
Total premiums (other than perpetuals)	1,326,112 14	237,524 48
		1,563,636 62

Interest on bonds and dividends on stocks	\$35,160 76
Interest from other sources	6,548 91
Interest on unlisted assets	141 38
Total interest	\$91,851 03
Profit on sale or maturity of ledger assets	5,257 16
Total income	1,660,744 81
Total	4,061,231 70

DISBURSEMENTS

	Fire	Marine and inland	
Gross amount paid for losses	\$958,578 65	\$301,285 45	
Deduct amount received for salvage—fire, \$7,240 78, marine and inland, \$41,586 75, reinsurance—fire, \$247,938 38, marine and inland, \$95,301 07, discount—fire, \$566 38.	255,745 54	136,867 82	
Net amount paid for losses	702,833 11	164,417 63	867,250 74
Expenses of adjustment and settlement of losses			12,734 40
Commissions or brokerage			364,309 66
Salaries and expenses of special and general agents			68,211 23
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.			89,527 69
Rents, including company's occupancy of its own buildings			9,661 44
Advertising, printing, and stationery			24,298 83
Postage, telegrams, telephone, and express			9,389 77
Legal expenses			1,389 71
Furniture and fixtures			1,166 69
Maps, including corrections			5,049 70
Underwriters' boards and tariff associations			16,767 98
Fire-department, fire-patrol and salvage-corps assessments, fees, taxes, and expenses			4,635 44
Inspections and surveys			5,653 29
State taxes on premiums			22,604 02
Insurance-department licenses and fees			11,272 12
All other licenses, fees, and taxes			14,529 39
Exchange		\$1,718 57	
Water		313 77	
			2,032 34
Remitted to home office			38,778 11
Agents' balances charged off			3 88
Decrease in book value of ledger assets (bonds)			19,660 67
Total disbursements			1,588,927 10
Balance			2,472,304 60

LEDGER ASSETS

Book value of bonds and stocks	1,897,696 80
Cash in branch offices	10,143 54
Deposits in trust companies and banks on interest	358,933 83
Agents' balances, representing business written subsequent to Oct 1, 1912.	196,383 37
Agents' balances, representing business written prior to Oct 1, 1912.	8,356 73
Bills receivable, taken for marine and inland risks	790 33
Total ledger assets	2,472,304 60

NONLEDGER ASSETS

Interest due and accrued on bonds	20,668 37
Reinsurance due on losses paid	8,324 13
Gross assets	2,501,297 10

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1912.	\$3,356 73
Book value of ledger assets over market value (bonds and stocks)	28,378 32
Total	36,735 05
Total admitted assets	2,464,562 05

LIABILITIES

Losses in process of adjustment, or in suspense	\$267,121 80
Losses resisted	7,247 00
Total claims for losses	274,368 80
Deduct reinsurance	95,537 97
Net amount of unpaid losses	178,830 83
Unearned premiums at 50 per cent on fire risks running one year or less	381,588 20
Unearned premiums pro rata on fire risks running more than one year	789,982 71
Unearned premiums at 50 per cent on inland navigation risks	47,467 28
Unearned premiums on ocean cargo risks 100 per cent.	13,225 67
Unearned premiums 50 per cent on marine risks	6,020 20
Total unearned premiums as computed above	1,288,204 06

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$1,200 00
State, county, and municipal taxes due or accrued	23,454 55
Commissions, brokerage, and other charges due or to become due to agents and brokers .. .	4,493 98
Total liabilities, except deposit capital	1,446,243 42
Deposit capital	\$207,000 00
Surplus over all liabilities	811,318 63
Surplus to policyholders.	1,018,318 63
Total liabilities... .. .	2,464,562 05

RISKS AND PREMIUMS

	Fire risks	Gross premiums thereon	Marine and inland risks	Gross premiums thereon
In force Dec 31, 1911	\$264,105,392 00	\$2,629,239 77	\$9,004,784 00	\$173,794 11
Written or renewed during the year	250,166 010 00	2,282,493 16	61,953,932 00	393,749 00
Excess of original premiums over amount received for reinsurance .. .	.....	138,744 87	.. . . .	-- --
Total	514,271,402 00	5,050,477 80	70,958 716 00	567,543 11
Deduct those expired and marked off as terminated	220,233,341 00	2,230,709 13	60,330,902 00	376,964 85
In force at the end of the year ..	294,038,061 00	2,819,768 67	10,627,814 00	190,578 26
Deduct amount reinsured .. .	67,368,582 00	514,225 21	2,364,940 00	70,377 61
Net amount in force .. .	226,669,479 00	2,305,543 46	8,262,874 00	120,200 65

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less 1912	\$74,115,183 00	\$763,176 41	One-half. . .	\$381,588 20
3 years 1910	36,133,220 00	336,600 87	One-sixth. . .	56,100 15
1911	39,768,979 00	366,173 65	One-half . .	183,086 82
1912	39,453,263 00	373,411 87	Five sixths . .	311,176 55
5 years 1908	7,515,589 00	93,786 08	One-tenth . .	9,378 61
1909	6,726,873 00	86,195 32	Three-tenths .	25,858 60
1910	6,950,677 00	81,725 39	One-half . .	40,862 70
1911	7,975 580 00	102,636 07	Seven-tenths .	71,845 25
1912	8,030,115 00	101,837 80	Nine-tenths .	91,654 02
Total	226,669,479 00	2,305,543 46	.. . . .	1,171,550 91

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written	\$312,198 00
Less risks canceled	18,864 00
Net risks written	293,344 00
Gross premiums received	1,635 17
Less returned premiums	31 97
Net premiums received	1,603 20
Losses paid (deducting salvage)	3,039 51
Less losses on risks reinsured in companies authorized in District of Columbia	467 49
Net losses paid	2,572 02
Losses incurred	3,043 51
Less losses on risks reinsured in companies authorized in District of Columbia	467 49
Net losses incurred.....	2,576 02

INDEX.

LIFE INSURANCE COMPANIES.

Local.

Equitable Life Insurance Co , 7, 9, 16, 18, 20, 22, 24, 26, 28, 30, 33

Domestic

Ætna Life Insurance Co , Hartford, Conn , 9, 16, 18, 20, 22, 25, 27, 28, 30, 80

Baltimore Life Insurance Co , Baltimore, Md , 9, 16, 18, 20, 22, 24, 26, 28, 30, 35.

Bankers Life Co , Des Moines, Iowa, 9, 16, 18, 20, 22, 24, 26, 28, 30, 38

Berkshire Life Insurance Co , Pittsfield, Mass , 9, 16, 18, 20, 22, 24, 26, 28, 30, 40

Columbian National Life Insurance Co , Boston, Mass , 9, 16, 18, 20, 22, 25, 27, 28, 30, 86

Connecticut Mutual Life Insurance Co , Hartford, Conn , 9, 16, 18, 20, 22, 24, 26, 28, 30, 42

Continental Assurance Co , Chicago, Ill , 9, 16, 18, 20, 22, 25, 27, 28, 30, 90

Equitable Life Assurance Society of the United States, New York, N Y , 9, 16, 18, 20, 22, 25, 27, 28, 30, 92

Eureka Life Insurance Co , Baltimore, Md , 9, 16, 18, 20, 22, 24, 26, 28, 30, 45

Fidelity Mutual Life Insurance Co , Philadelphia, Pa , 9, 16, 18, 20, 22, 24, 26, 28, 30, 47

Germania Life Insurance Co , New York, N Y , 9, 16, 18, 20, 22, 25, 27, 28, 30, 95

Home Life Insurance Co , New York, N Y , 10, 16, 18, 20, 22, 25, 27, 28, 30, 97

Jefferson Standard Life Insurance Co , Raleigh, N C , 10, 16, 18, 20, 22, 25, 27, 28, 30, 100

John Hancock Mutual Life Insurance Co , Boston, Mass , 9, 16, 18, 20, 22, 24, 26, 28, 30, 50

Life Insurance Company of Virginia, Richmond, Va , 10, 16, 18, 20, 22, 25, 27, 28, 30, 102

Manhattan Life Insurance Co , New York, N Y , 10, 16, 18, 20, 22, 25, 27, 28, 30, 105

Maryland Life Insurance Co , Baltimore, Md , 10, 16, 18, 20, 22, 25, 27, 28, 30, 108.

Massachusetts Mutual Life Insurance Co , Springfield, Mass , 9, 16, 18, 20, 22, 24, 26, 28, 30, 52

Metropolitan Life Insurance Co , New York, N Y , 10, 16, 18, 20, 22, 25, 27, 28, 30, 110

Mutual Benefit Life Insurance Co , Newark, N J., 9, 16, 18, 20, 22, 24, 26, 28, 30, 55

Mutual Life Insurance Co , New York , N Y , 9, 16, 18, 20, 22, 24, 26, 28, 30, 58.

National Life Insurance Co , Montpelier, Vt , 9, 16, 18, 20, 22, 24, 26, 28, 30, 60.

New England Mutual Life Insurance Co , Boston, Mass , 9, 16, 18, 20, 22, 24, 26, 28, 30, 63

New York Life Insurance Co , New York, N Y , 9, 16, 18, 20, 22, 24, 26, 28, 30, 66

Northwestern Mutual Life Insurance Co , Milwaukee, Wis , 9, 16, 18, 20, 22, 24, 26, 28, 30, 69

Penn Mutual Life Insurance Co , Philadelphia, Pa , 9, 16, 18, 20, 22, 24, 26, 28, 30, 72

Phoenix Mutual Life Insurance Co , Hartford, Conn , 9, 16, 18, 20, 22, 24, 26, 28, 30, 75.

Pittsburgh Life and Trust Co , Pittsburgh, Pa , 10, 16, 19, 20, 22, 25, 27, 28, 30, 114

Provident Life and Trust Co , Philadelphia, Pa , 10, 16, 19, 20, 22, 25, 27, 28, 30, 116.

Prudential Insurance Company of America, Newark, N J , 10, 16, 19, 20, 22, 25, 27, 28, 30, 119

Reliance Life Insurance Co , Pittsburgh, Pa , 10, 16, 19, 20, 22, 25, 27, 28, 30, 121.

Security Mutual Life Insurance Co , Binghamton, N Y , 9, 16, 18, 20, 22, 24, 26, 28, 30, 77

Travelers Insurance Co , Hartford Conn , 10, 16, 19, 20, 22, 25, 27, 28, 30, 125

Union Central Life Insurance Co , Cincinnati, Ohio, 10, 16, 19, 20, 22, 25, 27, 28, 30, 129.

HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES

Local

American Home Life Insurance Co , 10, 135, 136, 137, 138, 145
 Capital City Benefit Society, 10, 135, 136, 137, 138, 145
 Columbia Benefit Association, 7
 National Benefit Association, 10, 135, 136, 137, 138, 147
 Peoples Mutual Benefit Insurance Co , 10, 135, 136, 137, 138, 149
 Provident Relief Association, 10, 135, 136, 137, 138, 151
 Royal Life Insurance Co , 7

Domestic

American Temperance Life Insurance Association, New York, N Y , 10, 135, 136, 137, 138, 141
 Home Beneficial Association, Richmond, Va , 6, 8, 10, 135, 136, 137, 138, 152
 Merchants Life Association, Burlington, Iowa, 10, 135, 136, 137, 138, 143
 Richmond Beneficial Insurance Co , Richmond, Va , 10, 135, 136, 137, 138, 154
 Southern Mutual Aid Association, Birmingham, Ala , 8, 10, 135, 136, 137, 138, 156

FRATERNAL BENEFICIAL ASSOCIATIONS

Local

American Workmen, 10, 160, 161, 162, 164, 169
 Capitol Indemnity Society, 10, 160, 161, 162, 164, 170
 Columbian Fraternal Association, 7, 10, 160, 161, 162, 164, 171.
 Famobrosis Society, 10, 160, 161, 162, 164, 173
 Knights and Ladies of the Malachites of the World, 6, 10, 160, 161, 162, 164, 173
 Knights of Industry, 7, 10, 160, 161, 162, 164, 173
 Knights of Pythias (insurance department), Supreme Lodge, 7, 8, 10, 160, 161, 162, 164, 175
 Knights of Pythias, N A , S A . E , A , A , and A , 10, 160, 161, 162, 164, 177
 Knights of Toussaint L'Ouverture, 7
 Masonic Mutual Life Association, 10, 160, 161, 162, 164, 178
 Pathfinders, 6, 10, 160, 161, 162, 164
 Patricians, 7, 8, 10, 160, 161, 162, 164, 180
 Royal Benefit Society, 10, 160, 161, 162, 164, 181
 Southern Fraternal Association, 7

Domestic

Ben Hur, Supreme Tribe, Crawfordsville, Ind , 10, 160, 161, 162, 164, 182
 Catholic Benevolent Legion, Brooklyn, N Y , 10, 160, 161, 162, 164, 184
 Catholic Knights of America, St Louis, Mo , 10, 160, 161, 162, 164, 185
 Catholic Women's Benevolent Legion, New York, N Y , 10, 160, 161, 162, 164, 187
 Columbian Woodmen, Eminent Household, Atlanta, Ga , 6, 8, 10, 160, 161, 162, 164, 189.
 Fraternal Mystic Circle, Philadelphia, Pa , 7
 Golden Cross, United Order of, Knoxville, Tenn , 10, 160, 161, 162, 164, 192
 Heptasophs, Improved Order of, Baltimore, Md , 10, 160, 161, 162, 164, 194
 Iroquois, Order of, Buffalo, N Y , 10, 160, 161, 162, 164, 196
 Knights of Columbus, New Haven, Conn , 10, 160, 161, 162, 164, 197
 Knights of Honor, St Louis, Mo., 7
 Knights of the Maccabees of the World, Detroit, Mich , 10, 160, 161, 162, 164, 200
 Knights of the Modern Maccabees, Port Huron, Mich , 10, 160, 161, 162, 164, 204
 Ladies of the Maccabees of the World, Port Huron, Mich , 10, 160, 161, 162, 164, 208
 Ladies of the Modern Maccabees, Port Huron, Mich , 11, 160, 161, 162, 164, 210
 Loyal Guard, Flint, Mich , 11, 160, 161, 162, 164, 213
 Mason's Annuity, Atlanta, Ga , 7
 Modern Brotherhood of America, Mason City, Iowa, 11, 160, 161, 162, 164, 214.
 Modern Woodmen of America, Rock Island, Ill , 11, 160, 161, 162, 164, 217
 National Protective Legion, Waverly, N Y , 11, 160, 161, 162, 164, 219
 National Union, Toledo, Ohio, 11, 160, 161, 162, 164, 221
 Order Brith Abraham, New York, N Y , 6, 11, 160, 161, 162, 164, 224
 Order of United Commercial Travelers of America, Columbus, Ohio, 11, 160, 161, 163, 164, 226
 Protected Home Circle, Sharon, Pa., 11, 160, 161, 163, 164, 228
 Royal Arcanum, Boston, Mass , 11, 160, 161, 163, 164, 230
 Royal Highlanders, Aurora, Nebr , 11, 160, 161, 163, 164, 233
 Royal Neighbors of America, Rock Island, Ill , 11, 160, 161, 163, 164, 234
 Shield of Honor, Baltimore, Md , 11, 160, 161, 163, 164, 237
 United Artisans, Portland, Oreg , 7.
 Woodmen Circle, Supreme Forest, Omaha, Nebr., 11, 160, 161, 163, 164, 238

Domestic—Continued

Woodmen of the World, Omaha, Nebr , 11, 160, 161, 163, 164, 240

Workmen's Circle, New York, N Y , 11, 160, 161, 163, 164, 243

Foreign

Independent Order of Foresters, Toronto, Canada, 11, 160, 161, 163, 164, 246.

CASUALTY INSURANCE COMPANIES

Local.

Columbia Plate Glass Insurance Co , 11, 252, 259

Commercial National Insurance Co , 11, 252, 260

Home Plate Glass Insurance Co , 11, 252, 261

Domestic

Ætna Accident & Liability Co , Hartford, Conn , 11, 252, 262

Ætna Life Insurance Co (accident department), Hartford, Conn , 11, 83, 252.

American Bonding Co , Baltimore, Md , 11, 252, 265

American Credit-Indemnity Co , New York, N Y , 11, 252, 267

American Fidelity Co , Montpelier, Vt , 11, 252, 269

Brotherhood Accident Co , Boston, Mass , 11, 252, 272

Casualty Co of America, New York, N Y , 11, 252, 274

Columbian National Life Insurance Co (accident department), Boston, Mass , 11, 89, 252

Continental Casualty Co , Hammond, Ind , 11, 252, 277

Empire State Surety Co , New York, N Y , 7

Employer's Indemnity Co , Philadelphia, Pa , 11, 252, 280.

Fidelity Accident Co , Saginaw, Mich , 7

Fidelity & Casualty Co , New York, N Y , 11, 252, 281.

Fidelity & Deposit Co , Baltimore, Md , 11, 252, 285

German Commercial Accident Co , Philadelphia, Pa , 7

Globe Indemnity Co , New York, N Y , 11, 252, 288

Great Eastern Casualty Co , New York, N Y , 11, 252, 291.

Hartford Steam Boiler Inspection & Insurance Co , Hartford, Conn , 11, 252, 294

Indiana & Ohio Live Stock Insurance Co , Crawfordsville, Ind , 11, 252, 296

Lloyds Plate Glass Insurance Co , New York, N Y , 11, 252, 297

Loyal Protective Insurance Co , Boston, Mass , 11, 252, 299

Maryland Casualty Co , Baltimore, Md , 11, 252, 300

Massachusetts Accident Co , Boston, Mass , 11, 252, 304

Massachusetts Bonding & Insurance Co , Boston, Mass , 7, 11, 252, 305

Metropolitan Casualty Insurance Co , New York, N Y , 11, 252, 308.

National Casualty Co , Detroit, Mich , 11, 252, 311

National Surety Co , New York, N Y , 7, 11, 252, 312.

New Amsterdam Casualty Co , New York, N Y , 11, 252, 315

New England Casualty Co , Boston, Mass , 11, 252, 317

New Jersey Fidelity & Plate Glass Insurance Co , Newark, N J , 11, 252, 321.

New York Plate Glass Insurance Co , New York, N Y., 11, 252, 323

North American Accident Insurance Co., Chicago, Ill , 11, 252, 325.

Pacific Mutual Indemnity Co , Los Angeles, Cal , 11, 252, 327

Pennsylvania Casualty Co., Scranton, Pa., 7

Philadelphia Casualty Co , Philadelphia, Pa , 7

Preferred Accident Insurance Co , New York, N Y , 11, 252, 329

Prudential Casualty Co , Indianapolis, Ind , 6, 11, 252, 332

Reliance Life Insurance Co (accident department), Pittsburgh, Pa , 11, 124, 252.

Royal Indemnity Co , New York, N Y , 11, 252, 335

Southwestern Surety Insurance Co , Durant, Okla , 11, 252, 338

Standard Accident Insurance Co , Detroit, Mich., 11, 252, 341

Travelers Indemnity Co , Hartford, Conn , 11, 252, 344

Travelers Insurance Co (accident department), Hartford, Conn , 11, 127, 252

Union Casualty Insurance Co , Philadelphia, Pa , 11, 252, 347

Union National Accident Co , Philadelphia, Pa , 11, 252

United States Casualty Co , New York, N Y., 12, 254, 349

United States Fidelity and Guaranty Co , Baltimore, Md , 12, 254, 352

United States Health and Accident Insurance Co , Saginaw, Mich , 7, 12, 254, 356.

Foreign

Employers' Liability Assurance Corporation (Ltd), London, England, 12, 254, 358

Frankfort General Insurance Co , Frankfort on the Main, Germany, 6, 7, 12, 254, 361

Frankfort Marine Accident and Plate Glass Insurance Co , Frankfort on the Main, Germany, 6, 7.

Foreign—Continued

- General Accident, Fire and Life Assurance Corporation (Ltd), Perth, Scotland, 12, 254, 363
 Ocean Accident and Guarantee Corporation (Ltd), London, England, 12, 254, 366.

FIRE INSURANCE COMPANIES

Local

- Arlington Fire Insurance Co , 8, 12, 372, 373, 374, 375, 376, 379
 Commercial Fire Insurance Co , 7, 8, 12, 372, 373, 374, 375, 376, 381.
 Corcoran Fire Insurance Co , 7, 12, 372, 373, 374, 375, 376, 383
 Firemen's Insurance Co , 8, 12, 372, 373, 374, 375, 376, 385
 First National Fire Insurance Co of the United States, 7, 8, 12, 372, 373, 374, 375, 376, 387
 Franklin Insurance Co , 7, 8, 12, 372, 373, 374, 375, 376, 389
 German American Fire Insurance Co , 12, 372, 373, 374, 375, 376, 391.
 Mutual Fire Insurance Co , 12, 372, 373, 374, 375, 376, 397
 Mutual Investment Fire Insurance Co , 12, 372, 373, 374, 375, 376, 399.
 Mutual Protection Fire Insurance Co , 12, 372, 373, 374, 375, 376, 400.
 National Union Insurance Co , 12, 372, 373, 374, 375, 376, 393
 Potomac Insurance Co , 8, 12, 372, 373, 374, 375, 376, 395

Domestic

- Aetna Insurance Co , Hartford, Conn , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 429
 Agricultural Insurance Co , Watertown, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 431
 Allemannia Fire Insurance Co , Pittsburgh, Pa , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 434
 American and Foreign Marine Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 436
 American Central Insurance Co , St Louis, Mo , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 438
 American Druggists' Fire Insurance Co , Cincinnati, Ohio, 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 440
 American Insurance Co , Newark, N J , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 442
 American Union Fire Insurance Co , Philadelphia, Pa , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 444
 Boston Insurance Co , Boston, Mass , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 446
 Buffalo Commercial Insurance Co , Buffalo, N Y , 7
 Buffalo German Insurance Co , Buffalo, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 449
 Camden Fire Insurance Association, Camden, N J , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 451
 Citizens' Insurance Co , St. Louis, Mo , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 454
 City of New York Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 456.
 Columbia Insurance Co , Jersey City, N J , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 458
 Commonwealth Insurance Co , New York, N Y , 7
 Connecticut Fire Insurance Co , Hartford, Conn , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 460.
 Continental Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 462
 County Fire Insurance Co , Philadelphia, Pa , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 465
 Delaware Insurance Co , Philadelphia, Pa , 7
 Dixie Fire Insurance Co , Greensboro, N C , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 467
 Dutchess Fire Insurance Co , Poughkeepsie, N Y , 7
 Equitable Fire & Marine Insurance Co , Providence, R I , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 470
 Federal Insurance Co , Jersey City, N J , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 472
 Fidelity-Phenix Fire Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 474.

Domestic—Continued.

- Fire Association of Philadelphia, Philadelphia, Pa , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 477
- Fireman's Fund Insurance Co , San Francisco, Cal , 7, 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 479
- Firemen's Insurance Co , Newark, N J , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 481
- Fitchburg Mutual Fire Insurance Co , Fitchburg, Mass , 13, 404, 408, 410, 414, 417, 419, 421, 423, 425, 578
- Franklin Fire Insurance Co , Philadelphia, Pa , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 484
- Georgia Home Insurance Co , Columbus, Ga , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 486
- German Alliance Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 488
- German American Fire Insurance Co , Baltimore, Md , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 490
- German American Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 492
- German Fire Insurance Co , Peoria, Ill , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 495
- German Fire Insurance Co , Wheeling, W Va , 7
- Germania Fire Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 497
- Girard Fire and Marine Insurance Co , Philadelphia, Pa , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 499
- Glens Falls Insurance Co , Glens Falls, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 501
- Globe and Rutgers Fire Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 504
- Granite State Fire Insurance Co , Portsmouth, N H., 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 506
- Hanover Fire Insurance Co , New York, N Y , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 508
- Hartford Fire Insurance Co , Hartford, Conn , 12, 404, 406, 410, 412, 416, 418, 420, 422, 424, 511
- Hawkeye & Des Moines Fire Insurance Co , Des Moines, Iowa, 7
- Home Insurance Co , New York, N Y , 13, 404, 406, 410, 412, 416, 418, 420, 422, 424, 513
- Humboldt Fire Insurance Co , Pittsburgh, Pa , 13, 404, 406, 410, 412, 416, 419, 420, 423, 424, 516
- Insurance Co of North America, Philadelphia, Pa , 13, 404, 406, 410, 412, 416, 419, 421, 423, 425, 518
- Insurance Co of the State of Pennsylvania, Philadelphia, Pa , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 520
- Jefferson Fire Insurance Co , Philadelphia, Pa , 7
- Maryland Motor Car Insurance Co , Wilmington, Del , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 523
- Massachusetts Fire & Marine Insurance Co , Boston, Mass , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 525
- Milwaukee Mechanics' Insurance Co , Milwaukee, Wis , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 527
- Mutual Fire Insurance Co of Montgomery County, Sandy Spring, Md , 13, 404, 408, 410, 414, 417, 419, 421, 423, 425, 580
- Nassau & Dutchess Fire Insurance Co , New York, N Y , 7, 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 529
- Nassau Fire Insurance Co , Brooklyn, N Y , 7
- National Fire Insurance Co , Hartford, Conn , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 531
- National Union Fire Insurance Co , Pittsburgh, Pa , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 534
- New Hampshire Fire Insurance Co., Manchester, N. H , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 536
- Niagara Fire Insurance Co , New York, N Y , 7
- Northwestern National Insurance Co , Milwaukee, Wis , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 538
- Old Colony Insurance Co , Boston, Mass , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 540.

Domestic—Continued

- Orient Insurance Co , Hartford, Conn , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 543
- Pennsylvania Fire Insurance Co , Philadelphia, Pa , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 545
- Phoenix Insurance Co , Hartford, Conn , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 547
- Providence Washington Insurance Co , Providence, R I , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 550
- Queen Insurance Co of America, New York, N Y , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 552
- Rhode Island Insurance Co , Providence, R I , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 554
- St Paul Fire & Marine Insurance Co , St Paul, Minn., 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 556
- Security Insurance Co , New Haven, Conn , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 559
- Springfield Fire & Marine Insurance Co , Springfield, Mass , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 561
- Standard Fire Insurance Co , Hartford, Conn , 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 564
- Sterling Fire Insurance Co , Indianapolis, Ind , 7, 13, 404, 406, 410, 412, 417, 419, 421, 423, 425, 566
- Subscribers at United States "Lloyds," New York, N Y., 13, 404, 408, 410, 414, 417, 419, 421, 423, 425, 582
- Teutonia Fire Insurance Co , Pittsburgh, Pa , 13, 404, 408, 410, 412, 417, 419, 421, 423, 425, 568
- Virginia Fire & Marine Insurance Co , Richmond, Va , 13, 404, 408, 410, 412, 417, 419, 421, 423, 425, 570
- Virginia State Insurance Co , Richmond, Va , 13, 404, 408, 410, 412, 417, 419, 421, 423, 425, 572
- Westchester Fire Insurance Co , New York, N Y , 13, 404, 408, 410, 412, 417, 419, 421, 423, 425, 574
- Wilhamburgh City Fire Insurance Co , New York, N Y , 13, 404, 408, 410, 412, 417, 419, 421, 423, 425, 576

Foreign (United States branches of)

- Aachen & Munich Fire Insurance Co., Aix-la-Chapelle, Germany, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 605.
- Atlas Assurance Co (Ltd), London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 607
- British America Assurance Co , Toronto, Canada, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 609
- British & Foreign Marine Insurance Co , Liverpool, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 611
- Caledonian Insurance Co , Edinburgh, Scotland, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 613
- Commercial Union Assurance Co (Ltd), London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 615
- Hamburg-Bremen Fire Insurance Co , Hamburg, Germany, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 618
- Indemnity Mutual Marine Assurance Co (Ltd), London, England, 7, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 620
- Law, Union & Rock Insurance Co , London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 622
- Liverpool & London & Globe Insurance Co , Liverpool, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 624
- London & Lancashire Fire Insurance Co , London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 626
- London Assurance Corporation, London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 629
- Mannheim Insurance Co (Ltd.), Mannheim, Germany, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 631
- Nationale Fire Insurance Co , Paris, France, 7, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 633
- Northern Assurance Co , London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 635

Foreign (United States branches of)—Continued

- North British & Mercantile Insurance Co , London, England, and Ednburgh Scotland, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 637
- Norwich Union Fire Insurance Society, Norwich, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 639
- Palatine Insurance Co (Ltd), London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 641
- Phœnix Assurance Co (Ltd), London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 644
- Prussian National Insurance Co , Stettin, Germany, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 646
- Royal Exchange Assurance, London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 648
- Royal Insurance Co , Liverpool, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 651
- Scottish Union & National Insurance Co , Edinburgh, Scotland, 13, 586, 588, 590, 592, 594, 596, 589, 599, 601, 653
- Sun Insurance Office, London, England, 13, 586, 588, 590, 592, 594, 596, 598, 599, 601, 656
- Svea Fire & Life Insurance Co (Ltd), Gothenburg, Sweden, 13, 586, 588, 590, 592, 594, 597, 598, 599, 601, 658
- Union Fire Insurance Co , Paris, France, 13, 586, 588, 590, 592, 594, 597, 598, 599, 601, 660
- Union Marine Insurance Co , Liverpool, England, 13, 586, 588, 590, 592, 594, 597, 598, 599, 601, 662
- Western Assurance Co , Toronto, Canada, 13, 586, 588, 590, 592, 594, 597, 598, 599, 601, 663

